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SESSIONAL PAPERS

VOLUME 2—PART 1

FIRST SESSION OF THE FOURTEENTH PARLIAMENT

OF THE

DOMINION OF CANADA

SESSION 1922



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VOLUME LVIII

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1. Report of the Auditor General for the year ended March 31, 1921, Volume I, Parts a-b—A to J. Presented March 13, 1922.....*Printed for distribution and sessional papers.*
- Report of the Auditor General for the year ending 31st March, 1921, Volume II, Parts K to SS. Presented March 13, 1922.....*Printed for distribution and sessional papers.*
- Report of the Auditor General for the year ended March 31, 1921, Volume III, Parts T to ZZ. Presented March 13, 1922.....*Printed for distribution and sessional papers.*

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2. Public Accounts of Canada for the fiscal year ended March 31, 1921. Presented March 13, 1922.....*Printed for distribution and sessional papers.*
3. Estimates of sums required for the service of the Dominion for the year ending on the 31st March, 1923. Presented March 24, 1922.
Printed for distribution and sessional papers.
4. Supplementary Estimates of sums required for the service of the Dominion for the year ending on the 31st March, 1923. Presented June 23, 1922.
Printed for distribution and sessional papers.
5. Further Supplementary Estimates of sums required for the service of the Dominion for the year ended on the 31st March, 1922. Presented April 27, 1922.
Printed for distribution and sessional papers.
8. Report of the Superintendent of Insurance of the Dominion of Canada for the year ended 31st December, 1921—Volume I, Insurance Companies other than Life; Volume II, Life Insurance Companies. Not presented.
Printed for distribution and sessional papers.
10. Twenty-ninth Annual Report of the Department of Trade and Commerce for the fiscal year ending March 31, 1921. Presented March 9, 1922.
Printed for distribution and sessional papers.
- 10a Report relating to Mail Subsidies and Steamship Subventions for the fiscal year ending March 31, 1921, with traffic returns, etc., to December 31, 1921. Presented April 23, 1922.....*Printed for distribution and sessional papers.*

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- 10b Annual Report of the Trade of Canada (Imports for Consumption and Exports), for the fiscal year ended March 31, 1921. Presented April 11, 1922.
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- 10d Criminal Statistics for the year ended September 30, 1921. Not presented.
Printed for distribution and sessional papers.
- 10e. Annual Report of the Weights and Measures, Electricity and Gas Inspection Services of the Department of Trade and Commerce for the fiscal year ended March 31, 1921. Presented March 10, 1922.....*Printed for distribution and sessional papers.*

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- 10/** Report of the Commissioner of Patents for the fiscal year ending March 31, 1921. Presented March 10, 1922.....*Printed for distribution and sessional papers.*
- 11.** Report of the Department of Customs and Excise, containing accounts of revenue with statements relative to the Imports, Exports, and Excise of the Dominion of Canada, for the fiscal year ended March 31, 1921. Presented March 23, 1922.
Printed for distribution and sessional papers.

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- 11a** Shipping Report of the Department of Customs and Excise, containing the Statements of Navigation and shipping of the Dominion of Canada for the fiscal year ended March 31, 1921. Presented March 23, 1922....*Printed for distribution and sessional papers.*
- 12.** Report of the Department of Health for the fiscal year ending March 31, 1921. Presented March 17, 1922.....*Printed for distribution and sessional papers.*
- 13.** Report of the Chief Electoral Officer on the Fourteenth General Election for the House of Commons of Canada, 1921. Presented April 28, 1922.
Printed for distribution and sessional papers.
- 13a.** Report of By-Elections for the House of Commons of Canada, held during the year 1921. Presented April 10, 1922.....*Printed for distribution and sessional papers.*
- 14.** Report of the work of the Department of Soldiers' Civil Re-establishment for the calendar year ended December 31, 1921. Presented March 24, 1922.
Printed for distribution and sessional papers.
- 15.** Report of the Minister of Agriculture for the Dominion of Canada, for the year ending March 31, 1921. Presented March 10, 1922.
Printed for distribution and sessional papers.
- 15a** Report on "The Agricultural Instruction Act," for the fiscal year 1920-21. Presented March 31, 1922.....*Printed for distribution and sessional papers.*
- 17.** Pulp and Paper statistics, 1919—Dominion Bureau of Statistics. Not presented.
Printed for distribution and sessional papers.

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- 17a** Fisheries statistics, 1920—Dominion Bureau of Statistics. Not presented.
Printed for distribution and sessional papers.
- 18.** Report of the Department of Immigration and Colonization, for the fiscal year ended March 31, 1921. Presented March 23, 1922.
Printed for distribution and sessional papers.
- 19.** Report of the Minister of Public Works on the works under his control for the fiscal year ended March 31, 1921. Presented March 13, 1922.
Printed for distribution and sessional papers.
- 20.** Annual Report of the Department of Railways and Canals, for the fiscal year from April 1, 1920, to March 31, 1921. Presented March 17, 1922.
Printed for distribution and sessional papers.
- 20a** Canal Statistics for the year ending December 31, 1921. Not presented.
Printed for distribution and sessional papers.
- 20c** Seventeenth Report of the Board of Railway Commissioners for Canada, for the year ending December 31, 1921. Manuscript. Presented March 31, 1922.
Printed for distribution and sessional papers.
- 21.** Fifty-fourth Annual Report of the Department of Marine and Fisheries, for the fiscal year 1920-21—Marine. Presented March 10, 1922.
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- 22.** List of Shipping, issued by the Department of Marine and Fisheries, being a list of vessels on the registry books of the Dominion of Canada, on the 31st December, 1921. Not presented.....*Printed for distribution and sessional papers.*

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23. Supplement to the Fifty-fourth Annual Report of the Department of Marine and Fisheries for the fiscal year 1920-21 (Marine)—Steamboat Inspection Report. Not presented.....*Printed for distribution and sessional papers.*
24. Report of the Postmaster General for the year ended March 31, 1921. Presented March 10, 1922.....*Printed for distribution and sessional papers.*
25. Annual Report of the Department of the Interior, for the fiscal year ended March 31, 1921. Presented March 23, 1922.....*Printed for distribution and sessional papers.*
- 25a Annual Report of the Topographical Surveys Branch, Department of the Interior, year 1920-21. Not presented.....*Printed for distribution and sessional papers.*
- 25b Seventeenth Report of the Geographic Board of Canada, containing all decisions from April 1, 1919, to March 31, 1921. Not presented.
Printed for distribution and sessional papers.
26. Report of the Department of Mines, for the fiscal year ending March 31, 1921. Presented March 23, 1922.....*Printed for distribution and sessional papers.*

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27. Annual Report of the Department of Indian Affairs for the year ended March 31, 1921. Presented March 23, 1922.....*Printed for distribution and sessional papers.*
28. Report of the Royal Canadian Mounted Police for the year ended September 30, 1921. Presented March 13, 1922.....*Printed for distribution and sessional papers.*
29. Report of the Secretary of State of Canada for the year ending March 31, 1921. Presented March 13, 1922.....*Printed for distribution and sessional papers.*
32. Thirteenth Annual Report of the Civil Service Commission of Canada for the year 1921. Presented June 19, 1922.....*Printed for distribution and sessional papers.*

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33. Annual Report of the Department of Public Printing and Stationery for the fiscal year ended March 31, 1921. Presented March 20, 1922.
Printed for distribution and sessional papers.
34. Report of the Secretary of State for External Affairs for the year ending March 31, 1921. Presented March 10, 1922.....*Printed for distribution and sessional papers.*
35. Report of the Superintendent of Penitentiaries for the fiscal year ended March 31, 1921. Presented March 14, 1922.....*Printed for distribution and sessional papers.*
36. Report of the Department of Militia and Defence, Canada, for the fiscal year ending March 31, 1921. Presented March 13, 1922.
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37. Report of the Department of Labour for the fiscal year ending March 31, 1921. Presented March 20, 1922.....*Printed for distribution and sessional papers.*
39. Report of the Department of the Naval Service for the fiscal year ended March 31, 1921. Presented March 13, 1922.....*Printed for distribution and sessional papers.*
40. Fifty-fourth Annual Report of the Fisheries Branch of the Department of the Naval Service, 1920. Not presented.....*Printed for distribution and sessional papers.*
41. Report of the Board of Pension Commissioners for Canada, for the year ending March 31, 1921. Presented March 13, 1922.....*Printed for distribution and sessional papers.*
42. Report of the Joint Librarians of Parliament, for 1921. Presented March 10, 1922.
Not printed.
- 42a Copy of Annual Supplement to the Catalogue of the Library of Parliament: Classified list of all books and pamphlets added to the Library from January 1, 1921, to December 31, 1921. Presented March 15, 1922.....
Not printed.
43. Report of the proceedings of the Commissioners of Internal Economy of the House of Commons for 1921-22. Presented March 9, 1922.....*Not printed.*
44. Copies of Orders in Council passed under the provisions of Chapter 6, 8-9 George V, "An Act to authorize Rearrangements and Transfers of duties in the Public Service." Presented March 9, 1922.....*Not printed.*

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- 44a Copy of Order in Council, P.C. 923, dated 26th April, 1922, transferring the control and administration of the Royal Canadian Mounted Police from the Minister of Militia and Defence to the Minister of Justice, under the provisions of Chapter VI, 8-9 George V. Presented May 2, 1922.....*Not printed.*
- 44b Copy of Order in Council, P.C. 957, dated May 3, 1922, transferring the administration of The Government Annuities Act to the Minister of Labour. Presented May 4, 1922.
Not printed.
- 44c Copy of Order in Council, P.C. 1246, dated June 14, 1922, authorizing the transfer of the Radiotelegraph Service, Hydrographic Survey, Tidal and Current Survey and Fisheries Protection Service, from the jurisdiction of the Minister of the Naval Service to the Minister of Marine and Fisheries. Presented June 27, 1922.....*Not printed.*
45. Copy of Rules and Regulations of the Board of Grain Commissioners in respect to Country Elevators. Presented March 9, 1922.....*Not printed.*
46. Copy of Orders in Council, P.C. 360, dated 13th February, 1922, authorizing the Minister of Marine and Fisheries to undertake the administration of the fisheries in the tidal and navigable waters of Quebec that are accessible by way of navigation from the sea. Presented March 9, 1922.....*Not printed.*
- 46a Return to an Order of the House of the 3rd April, 1922, for a copy of the correspondence and all other documents regarding the transfer of fisheries to the Province of Quebec. Presented April 19, 1922. Hon. Mr. Marcil (Bonaventure).....*Not printed.*
47. Copy of Report of the Canadian delegate to the Conference on the Limitation of Armaments held at Washington, November 12, 1921, to February 6, 1922, including Treaties and Resolutions. Presented March 9 and April 3, 1922.
Printed for bound sessional papers and distributed to Senators and Members.
- 47a Return to an Address to His Excellency the Governor General of the 24th March, 1922, for a copy of all letters, telegrams, correspondence and other documents exchanged between the Imperial Government and the Government of Canada, and all correspondence passing between officers of the Government of Canada and Sir Robert Borden, concerning the appointment of Sir Robert Borden as Canadian representative at the International Conference for the limitation of armaments at Washington. Also a copy of any Orders in Council in this connection. Presented May 1, 1922. Mr. Casgrain.....*Not printed.*
48. Report of the Conference of Prime Ministers and Representatives of the United Kingdom, The Dominions, and India, held in London, England, in June, July, and August, 1921—Summary of Proceedings and Documents. Presented March 9, 1922.
Not printed.
49. Orders in Council in respect to the Naval Service as follows: P.C. 2112, dated the 20th June, 1921, *re* entry of Stewards and Cooks. P.C. 2155, dated the 17th August, 1921, *re* allowance to Writer ratings who have qualified in Shorthand. P.C. 3625, dated the 17th October 1921, *re* extra pay for engineroom ratings and cook ratings whilst on ships in tropics. Presented March 13, 1922.....*Not printed.*
- 49a Order in Council, P.C. 436, March 21, 1922, terms under which officers of Royal Navy may be loaned to the Royal Canadian Navy. Presented March 30, 1922.
Not printed.
- 49b Copy of Order in Council, P.C. 1189, dated June 5, 1922, authorizing regulations governing the retirement and discharge of officers and men to promote economy in the Naval Service. Presented June 8, 1922.....*Not printed.*
50. Amendment to Radiotelegraph Regulation, No. 104. Presented March 13, 1922.
Not printed.
51. Report of the administrative chairman of the Honorary Advisory Council for Scientific and Industrial Research of Canada, for the year ending March 31, 1921. Presented March 13, 1922*Not printed.*
- 51a Financial Statement of the Honorary Advisory Council for Scientific and Industrial Research of Canada, for the year ended March 31, 1921. Presented March 22, 1922.
Not printed.
52. Statement of Governor General's Warrants issued since the last session of Parliament on account of 1921-22. Presented March 13, 1922.....*Not printed.*
53. Statement of Treasury Board over-rulings, under Section 44, Consolidated Revenue and Audit Act. Presented March 13, 1922.....*Not printed.*
54. Statement of Expenditure on account of "Miscellaneous Unforeseen Expenses," from the 1st April, 1921, to the 8th March, 1922, in accordance with the Appropriation Act 1921-22. Presented March 13, 1922.....*Not printed.*

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55. Statement of Temporary Loans under Chapter 24, Section 13, R.S. (Consolidated Revenue and Audit Act). Presented March 13, 1922.....*Not printed.*
56. Statement of endorsements made or liabilities incurred under the provisions of Chapter 70, 10-11 Geo. V, An Act respecting the Shipbuilding Industry. Presented March 13, 1922..... *Not printed.*
57. Statement of Superannuation and Retiring Allowances in the Civil Service during the year ended 31st December, 1921, under Chap. 17, R.S.C., showing name, rank, salary, age, service allowance and cause of retirement of each person superannuated or retired, also whether the vacancy has been filled by promotion, or by appointment, and the salary of any new appointee. Presented March 13, 1922.....*Not printed.*
58. Statement in pursuance of Section 17 of the Civil Service Insurance Act, for the year ending March 31, 1921. Presented March 13, 1922.....*Not printed.*
59. Statement of Returned Soldiers' Insurance for period from September 1, 1920, to March 31, 1921. Presented March 13, 1922.....*Not printed.*
60. Statement of the Receipts and Expenditures of the Royal Society of Canada, for the year ended April 30, 1921. Presented March 13, 1922.....*Not printed.*
61. Statement of Receipts and Expenditures of the National Battlefields Commission for the year ended 31st March, 1921. Presented March 13, 1922.....*Not printed.*
62. Ordinances of the Yukon Territory passed by the Yukon Council (First and Second Sessions), in the year 1921. Presented March 13, 1922.....*Not printed.*
63. Copies of General Orders promulgated to the Militia for the period between February 1, 1921, and January 1, 1922. Presented March 13, 1922.....*Not printed.*
64. Appointments, Promotions and Retirements, Canadian Militia and Canadian Expeditionary Force, from February 3, 1921, to November 17, 1921. Presented March 13, 1922.
Not printed.
65. Copy of correspondence between the late Government of Canada and the Government of Australia with respect to reciprocal trade with Australia. Presented March 13, 1922.
Not printed.
66. Report of the Chief Electoral Officer as required by Section 74 of the Dominion Elections Act, as of date March 1, 1922. Presented March 14, 1922.
Printed for distribution to Senators and Members.
67. Report of the Ottawa Improvement Commission for the fiscal year ended March 31, 1921. Presented March 14, 1922.....*Not printed.*
68. Copies of Orders in Council Nos. P.C. 578, P.C. 579, P.C. 2507, P.C. 2508, P.C. 3979, P.C. 3980 and P.C. 4725, approving tariffs of fees of elections officers under section 76 of the Dominion Elections Act. Presented March 14, 1922.....*Not printed.*
69. Amendments to Regulations for the Canadian Air Force, approved by the Governor in Council under Section 5 of the Air Board Act, 9-10, George V, Chapter 11, on the 7th day of August, 1921, and the 12th day of November, 1921. Presented March 15, 1922.
Not printed.
70. Copy of the consolidated and revised Orders and Rules of the Court of King's Bench of Saskatchewan, in accordance with Section 576 of the Criminal Code. Presented March 15, 1922.....*Not printed.*
71. Copy of General Rules and Orders of the Exchequer Court of Canada, in accordance with the provisions of Section 88 of the Exchequer Court Act, Chapter 140, R.S.C., 1906. Presented March 15, 1922.....*Not printed.*
72. Detailed statement of all bonds or securities registered in the Department of the Secretary of State of Canada, since last return (21st February, 1921), submitted to the Parliament of Canada under Section 32 of Chapter 19, of the Revised Statutes of Canada, 1906. Presented March 16, 1922.....*Not printed.*
73. Memorandum of Proprietary or Patent Medicine Act, as amended by Chap. 66, 9-10 Geo. V. Presented March 17, 1922.....*Not printed.*
74. Statement of Revenue and Expenditure on account of Marine Hospitals Service, from April 1, 1921, to February 28, 1922. Presented March 17, 1922.....*Not printed.*
75. Fifth Annual Report of the Editorial Committee on Government Publications, dated 30th January, 1922. Presented March 17, 1922.....*Not printed.*

CONTENTS OF VOLUME 9—*Continued.*

76. Memorandum presented to the Dominion Government by the Canadian Council of Agriculture regarding the Re-establishment of the Canadian Wheat Board. Presented March 22, 1922..... *Not printed.*
- 76a. Written opinion of the Law Officers of the Crown upon the question of the constitutionality of the reconstitution of the Wheat Board with the powers conferred thereon by the Orders in Council, establishing or extending the same. Presented April 19, 1922.
Not printed.
77. Return to an Address of the Senate of the 22nd March, 1922, for a copy of the Order in Council appointing P. C. Larkin as High Commissioner for Canada in London, with a copy of instructions defining his powers and duties. Presented March 22, 1922. Rt. Hon. Sir George Foster.....*Not printed.*
78. Return of Orders in Council which have been published in the *Canada Gazette*, between 1st January, 1921, and the 26th January, 1922, in accordance with the provisions of Section 77 of "The Dominion Lands Act," Chapter 20, 7-8 Edward VII. Presented March 23, 1922.....*Not printed.*
79. Return of Orders in Council which have been published in the *Canada Gazette* between the 1st January, 1921, and the 26th January, 1922, in accordance with the provisions of Section 19, Chapter 10, 1-2 George V—"The Forest Reserves and Parks Act." Presented March 23, 1922.....*Not printed.*
80. Copies of Orders in Council passed between the 1st January, 1921, and the 26th January, 1922, approving of regulations and forms prescribed in accordance with the provisions of Section 4, Chapter 18, 1917. "Migratory Birds Convention Act." Presented March 23, 1922..... *Not printed.*
81. Return of Orders in Council which have been published in the *Canada Gazette* and in the *British Columbia Gazette*, between 1st January, 1921, and the 26th January, 1922, in accordance with provisions of Subsection (d) of Section 38 of the regulations for the survey, administration, disposal and management of Dominion Lands within the 40-mile Railway Belt in the Province of British Columbia. Presented March 23, 1922.
Not printed.
82. Return of Orders in Council which have been published in the *Canada Gazette*, between the 1st January, 1921, and the 26th January, 1922, in accordance with the provisions of Section 5 of "The Dominion Lands Survey Act," Chapter 21, 7-8 Edward VII. Presented March 23, 1922.....*Not printed.*
83. Return of Orders in Council which have been published in the *Canada Gazette*, between the 1st January, 1921, and the 26th January, 1922, in accordance with the provisions of Chapter 47, 2 George V, entitled "The Railway Belt Water Act." Presented March 23, 1922..... *Not printed.*
84. Return showing all lands sold by the Canadian Pacific Railway Company during the year ended 30th September, 1921, together with the names of the purchasers, in accordance with 49 Victoria, Chapter 9, Section 8. Presented March 23, 1922.
Not printed.
85. Ordinances passed during the period 1st March, 1921, to 28th February, 1922, in accordance with provisions of Section 11, Chapter 62, Revised Statutes of Canada, 1906, Northwest Territories Act. Presented March 23, 1922.....*Not printed.*
86. Return showing the number of permits granted to take intoxicants into the North West Territories, for the year ended the 31st of December, 1921, in accordance with the provisions of the Revised Statutes, Chapter 62, Section 88. Presented March 23, 1922.
Not printed.
87. Regulations made under the authority of the Soldier Settlement Act, 1919, pursuant to Subsection 2 of Section 63. Presented March 23, 1922.....*Not printed.*
88. Statement showing the number of Enfranchisements under the Indian Act, from 1st April, 1921, to 9th March, 1922. Presented March 24, 1922.....*Not printed.*
89. Report of the International Joint Commission on the St. Lawrence Navigation and Power Investigation, 1921.
Appendices A, B, C, D, E, E2, F, Ga, Gb, H, I, J, K, L, M, N, O, and Book of Plates. Presented March 27 and April 19, 1922..... *Not printed.*
- 89a. Correspondence between the Government of Canada and the United States Government concerning the St. Lawrence River Improvement scheme. Presented May 30, 1922.
Printed for sessional papers and distribution to Senators and Members.

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- 89b. Copy of Progress Report No. 3 of the Commission appointed by the State of New York in opposition to the St. Lawrence Ship Canal and Power Project. Presented June 5, 1922. *Not printed.*
- 89c. Copy of Preliminary Report of the Commission appointed by the State of New York in opposition to the St. Lawrence Ship Canal and Power Project. Presented June 12, 1922. *Not printed.*
- 89d. Copy of Progress Report No. 1 of the Commission appointed by the State of New York in opposition to the St. Lawrence Ship Canal and Power Project. Presented June 12, 1922. *Not printed.*
- 89e. Copy of Progress Report No. 2 of the Commission appointed by the State of New York in opposition to the St. Lawrence Ship Canal and Power Project. Presented June 12, 1922. *Not printed.*
- 89f. Return to an Order of the Senate for a copy of all reports and correspondence in relation to the St. Lawrence River Ship Canal. Presented June 27, 1922. Hon. Mr. Casgrain. *Not printed.*
90. Report of the Soldier Settlement Board on its activities and operations from its inception, January 31, 1918, to March 31, 1921. Presented March 29, 1922. *Not printed.*
91. Statement of Remissions and Refunds in Tolls and Duties, recorded in the Department of the Secretary of State of Canada, for year ended March 31, 1921. Presented March 30, 1922. *Not printed.*
92. Return to an Order of the House of the 24th March, 1922, for a copy of all letters, telegrams, petitions, accounts and all other documents in possession of, or under the control of the Government of Canada, relating to the musical instruments of the 112th Battalion, Canadian Expeditionary Force. Presented March 30, 1922. Mr. Martell. *Not printed.*
93. Report of the Director of Dominion Experimental Farms for the fiscal year ended March 31, 1921. Presented March 31, 1922. *Not printed.*
94. Regulations under "The Destructive Insect and Pest Act," pursuant to Section 9, Chapter 31 of 9-10 Edward VII. Presented March 31, 1922. *Not printed.*
95. Return to an Address to His Excellency the Governor General of the 24th March, 1922, for a copy of all letters, telegrams, petitions, Orders in Council and all other documents in the possession of or under the control of the Government, relating to the application or request made for a lease of the lands and premises of "Fort Edward" (so called), in the town of Windsor, Nova Scotia, for a public play ground, or for the right of use of the Windsor Golf and Tennis Club. Presented March 31, 1922. Mr. Martell. *Not printed.*
96. Second Annual Report of retirements under the Public Service Act, 1920, as amended 1921, from July 1, 1920, the date of the inception of the Act, to December 31, 1921. Presented April 4, 1922. *Not printed.*
97. Return to an Order of the House of the 24th March, 1922, for a Return showing what amount of money has been spent by the Federal Government in harbour improvements of all kinds in each of the ports of Quebec, Montreal, Halifax, St. John, New Brunswick, Victoria, Vancouver and Prince Rupert, during the years 1900 to 1921, inclusive. Presented April 4, 1922. Mr. McBride. *Not printed.*
98. Return to an Order of the House of the 3rd April, 1922, for a copy of all documents, correspondence, letters and telegrams passed between the Minister of Immigration and any of his officials, and persons, companies, organizations, since January 1st, 1922, regarding the placing of immigrants upon land in the Provinces of Manitoba, Saskatchewan or Alberta. Presented April 6, 1922. Hon. Mr. Stevens. *Not printed.*
99. Return to an Address to His Excellency the Governor General of the 24th March, 1922, for a copy of all petitions, letters, telegrams, memoranda, Orders in Council, and all other documents in the possession of or under the control of the Government, relating to the establishment of a Department of Fisheries for the Dominion of Canada, to be presided over and administered by a Minister of Fisheries and officers independent of the Department of Marine and Fisheries. Presented April 6, 1922. Mr. Martell. *Not printed.*
- 99a. Supplementary Return to an Address to His Excellency the Governor General of the 24th March, 1922, for a copy of all petitions, letters, telegrams, memoranda, Orders in Council and all other documents in the possession of or under the control of the Government, relating to the establishment of a Department of Fisheries for the Dominion of Canada, to be presided over and administered by a Minister of Fisheries and officers independent of the Department of Marine and Fisheries. Presented April 10, 1922. Mr. Martell. *Not printed.*

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100. Return to an Order of the House of the 29th March, 1922, for a Return showing amount of money paid to the Right Honourable C. J. Doherty since the 11th of May, 1855, (a) As Judge; (b) As Retired Judge; (c) For transportation and other expenses while serving as Judge; (d) For indemnity while a Member of the House of Commons; (e) Travelling and other expenses while acting as a Member of Parliament; (f) As a Minister of the Crown; (g) As travelling and other expenses while acting as a Minister of the Crown; (h) As travelling and other expenses during his official missions in Europe and the United States; (i) As counsel on the Boundary arbitration proceedings between Canada and Newfoundland on the Labrador Coast; and (j) As Lawyer and Counsel in any other cases given to him by the Canadian Government. Presented April 6, 1922. Mr. Lanctot.....*Not printed.*
101. Fourth Annual Report of the Board of Historical Publications, dated 30th March, 1922. Presented April 7, 1922.....*Not printed.*
102. Copy of Report for the year 1921 of positions excluded under the provisions of Section 35B, from the operation of the Civil Service Act, 1918, as amended by Chap. 22, 11-12 Geo. V.—Part I in whole. Part II in part. Presented April 7, 1922.....*Not printed.*
103. Return to an Order of the House of the 3rd April, 1922, for a Return showing: 1. The number of buildings or parts of buildings rented by the Government in the city of Ottawa for office purposes. 2. The rental paid in each case. Presented April 7, 1922. Mr. Lucas*Not printed.*
104. Return to an Order of the House of the 3rd April, 1922, for a copy of all letters, telegrams, memoranda and other documents passed between the Minister of Labour and Mr. J. B. McLachlan. Presented April 10, 1922. Mr. Stewart (Leeds).
Not printed.
105. 1. Copy of Memorandum on Anglo-French relations and of the draft of the proposed treaty with France presented by the Prime Minister of the United Kingdom to Mr. Briand at the meeting of the Supreme Council at Cannes, January, 1922. 2. Copy of Resolutions adopted by the Supreme Council at Cannes, January, 1922, as the basis of the Genoa Conference. Presented April 11, 1922.....*Not printed.*
- 105a. Return to an Address to His Excellency the Governor General of the 17th May, 1922, for a copy of all correspondence exchanged between the Government of Italy and the Canadian Government, in reference to the International Conference now being held at Genoa, Italy, including the Order in Council appointing delegates for Canada, and all instructions given to the said delegates by the Government of Canada. Presented May 22, 1922. Mr. Boys.....*Not printed.*
106. List of Shareholders in the Chartered Banks of the Dominion of Canada as on December 31, 1921. Presented April 11, 1922.....*Not printed.*
- 106a. Lists (a) of Shareholders in Quebec Savings Banks; (b) of Unclaimed Balances, etc., in Quebec Savings Banks—made in accordance with Sections 58 and 59 of Chap. 42, Acts of 1913 (Quebec Savings Bank Act). Presented April 11, 1922.....*Not printed.*
- 106b. Lists of Unclaimed Balances, etc., in Canadian Chartered Banks, in accordance with Section 114, Chap. 9, Acts of 1913 (The Bank Act.) Presented April 11, 1922.
Not printed.
107. Return to an Order of the House of the 24th March, 1922, for a copy of all petitions, letters, memoranda and other documents in any way referring to negotiations carried on for the last three years between the Government of Canada or any Department thereof, and the Inverness Railway and Coal Company, concerning the purchase of said road by the Government. Presented April 19, 1922. Mr. Chisholm.....*Not printed.*
108. Return to an Order of the House of the 3rd April, 1922, for a Return showing: 1. What amount of money has already been advanced the Quebec Harbour Commissioners by the Government of Canada, and what are the dates of such advances. 2. What are the present terminal or wharf facilities at the harbour of Quebec. 3. Whether the said terminal and wharf facilities are being fully utilized. 4. If not, to what extent. 5. The daily capacity of the said facilities, both for incoming and outgoing freight. 6. What has been the daily average use of such capacity during the season of navigation. 7. Whether such advances are subject to interest. 8. If so, whether such interest has been paid in full. 9. If not in full, what amount, if any, has been paid. 10. The total arrears of interest. 11. What additional facilities, if any, are now proposed to be installed. Presented April 19, 1922. Sir Henry Drayton.....*Not printed.*
109. Return to an Address to His Excellency the Governor General of the 3rd April, 1922, for a copy of the correspondence with the proprietors of the Quebec, Oriental and Atlantic, and the Quebec and Western Railways or other persons on their behalf, concerning the operation or merging of these two roads with the Canadian National System. Presented April 19, 1922. Hon. Mr. Marcell (Bonaventure).....*Not printed.*

CONTENTS OF VOLUME 9—*Continued.*

- 110.** Return to an Order of the House of the 5th April, 1922, for a Return showing: 1. What dry docks are located and operated at Vancouver, Victoria, Prince Rupert, Halifax, St. John, Quebec, and Montreal, respectively. 2. When they were built and put into commission. 3. What the dimensions of each dry dock are. 4. What the total gross tonnage was entering and leaving the Ports of Vancouver, Victoria, Prince Rupert, Halifax, St. John, Quebec, and Montreal respectively, during the year 1921. Presented April 19, 1922. Hon. Mr. Stevens.....*Not printed.*
- 111.** Return to an Order of the House of the 10th April, 1922, for a Return showing what amount of money has been spent by the Government of Canada each year from 1896 to 1921 on the following harbours: St. John, Halifax, Quebec, Montreal, Toronto, Hamilton, Victoria and Vancouver. Presented April 19, 1922. Mr. Church.
Not printed.
- 112.** Return to an Address to His Excellency the Governor General of the 10th April, 1922, for a copy of the Order in Council dated April twenty-first, 1921, which provided for the distribution of the sum granted as a bonus to Civil Servants. Presented April 19, 1922. Mr. Garland (Carleton).....*Not printed.*
- 113.** Return to an Order of the House of the 10th April, 1922, for a copy of all documents, contracts, agreements, correspondence, letters, memoranda and other documents, passing between the Department of Railways and Canals and the Grand Trunk Railway Company, and between either of them with the various brokers and others who had to do with the placing of the loan made by the Grand Trunk Railway Company for Twenty-five million dollars during the year 1921. Presented April 19, 1922. Mr. Putnam.....*Not printed.*
- 114.** Return to an Address to His Excellency the Governor General of the 10th of April, 1922, for a copy of all correspondence, letters, telegrams and other documents, including the Orders in Council, relative to the appointment and dismissal and reinstatement, as clerk, at the Montreal Post Office, of Jean Jacques Caisse. Presented April 19, 1922. Hon. Mr. Marcil (Bonaventure).....*Not printed.*
- 115.** Return to an Order of the House of the 3rd April, 1922, for a Return showing: 1. The total expenditure for the year 1921 of the Department of Soldiers' Civil Re-establishment. 2. The total expenditure of the Department divided with respect to—(a) Pensions; (b) Treatment; (c) Vocational Training; (d) Land Settlement; and (e) Relief of the unemployed. 3. The total expenditure of this Department for the year 1921 for—(a) Administration of Pensions; (b) Administration and costs of treatment; (c) Pay and allowances of those on treatment; (d) Administration and costs of Vocational training (e) Pay and allowances of those on vocational training; (f) Land Settlement Loans; (g) Administration costs of land settlement; (h) Unemployment relief and (i) Administration costs of unemployment relief. 4. The total expenditure for the year 1921 for the staff salaries, and maintenance costs of each hospital. 5. The number of persons, full and part time, who were on each hospital staff, and the average number of patients on the strength of each hospital. 6. The total expenditure for the year 1921 for travelling expenses of the Soldiers' Civil Re-establishment officials, patients not included. 7. The travelling expenses of each Commissioner of the Pension Board for the year 1921. Presented April 20, 1922. Mr. Duff.....*Not printed.*
- 116.** Return to an Order of the House of the 19th April, 1922, for a Return showing: 1. Quantity of coal imported from the United States into Canada in the years 1918-19, 1919-20, 1920-21 by the Government of Canada for use upon (a) Railways; (b) Federal buildings and public works. 2. Amount of coal imported by the Government of Canada from the United States during the above mentioned years for the use upon railways (a) East of Lake Superior; (b) West of Lake Superior. 3. Cost of coal per ton imported by the Government of Canada from the United States during the above-mentioned years (a) at point of production; (b) at point of Canadian delivery. Presented April 20, 1922. Mr. Logan.....*Not printed.*
- 116a.** Return to an Order of the Senate dated April 27, 1922, for a Return showing: 1. The quantity of (a) bituminous and (b) anthracite coal imported from the United States into Canada in each of the years 1896 until 1921, inclusive. 2. The quantity of (a) bituminous and (b) anthracite coal imported from the United States into Canada in each of the years 1896 until 1921, inclusive, by the Government of Canada for use upon (1) railways; (2) Federal buildings and public works. 3. The amount of (a) bituminous and (b) anthracite coal imported by the Government of Canada from the United States during the above-mentioned years for use upon railways (1) East of Lake Superior; (2) West of Lake Superior. 4. The cost of such coal per ton imported by the Government of Canada from the United States during the above-mentioned years (1) at point of production; (2) at point of Canadian delivery. Presented June 26, 1922. Hon. Mr. Tanner.....*Not printed.*

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- 117.** Return to an Order of the House of the 19th April, 1922, for a return showing: 1. Amount of compensation paid out of the vote for health of animals, for cattle slaughtered affected with tuberculosis, during each of the years ending March 31, 1920, 1921, and 1922. 2. Proportion of this amount paid for animals slaughtered in herds supplying milk to the people in cities, towns and villages; not necessarily pure-bred animals, during the years referred to. 3. Proportion of the total grant paid for animals under what is known as the accredited herd system of pure-bred animals, during each of the years referred to. 4. Amount paid out in connection with each of the pure breeds for which compensation was paid during each of the above years. 5. Average compensation per animal paid in connection with each breed referred to in question four, during each of the above years. 6. Total compensation paid in connection with each breed in each province during each of the three years referred to. 7. Number of veterinary inspectors employed by the health of animals branch of the Department in connection with the health of animals during each of the three years referred to. 8. Total amount paid in salaries to inspectors under the health of animals branch during the years above-mentioned. Presented April 24, 1922. Mr. Sutherland.
Not printed.
- 118.** Return to an Order of the House of the 24th April, 1922, for a Return showing: 1. Names, positions and salary of the employees of the Chief Architect's branch, Public Works Department, who worked on the three classifications which were posted in the branch. 2. Which of the three classifications was approved by the Deputy Minister and recommended to the Commission. 3. On what date, month and year reports or cards for classification from Chief Architect's branch were received by the Commission. 4. Whether after such reports or cards for classification were received by the Commission, there were any other special ones issued. 5. If so, on what date, month and year they were issued. 6. By whom they were requested. 7. Names, positions and salary of the persons to whom they were issued. 8. Whether all the employees were informed. If not, why. 9. Duties of those who received these cards. 10. For what position and salary each of them was requested to fill in these cards. 11. To what positions and salaries they were classified. 12. Position and salary of each when the first and second classifications were posted. 13. Amount of back pay each received. 14. Their position and salary, also the year they were appointed in the service. Presented April 24, 1922. Mr. Fournier.....*Not printed.*
- 119.** Return to an Order of the Senate, dated 22nd March, 1922, for a Statement showing:—The number of soldiers who were established on land in the different provinces, the amount of money expended by the Government for that purpose, and whether any part of that money was reimbursed, and how many after a certain time left the farms upon which they had commenced to work. Presented April 26, 1922. Hon. Mr. David.
Not printed.
- 120.** Return to an Order of the Senate, dated March 31, 1922, for a Return showing: 1. How much money has been expended to date by the Lignite Utilization Board experimenting in carbonizing lignite near Bienfait, Sask. 2. Names of Commissioners and amount paid to each. (a) for salaries; (b) for expenses. 3. When active work was stopped. 4. Names of Engineers now employed or who have been employed, and amount paid to each. (a) for salaries; (b) for expenses. 5. What did buildings cost. 6. How many houses have been built for Officers and Engineers, and cost of same. 7. How many houses have been built for workmen, and cost of same. 8. What has been cost of water supply. (a) for plant; (b) for houses. 9. What is the estimated cost of completing the experiments. 10. How many officers, engineers and workmen were on the pay list for February, 1922. 11. Who owns the land in which the plant and houses are built. 12. Who is the directing head in connection with the above experiments. 13. Is the National Research Council of Canada in any way connected with the above-mentioned experiments. 14. What payments, if any, have been made, or are to be made to the National Research Council or any member thereof. Presented April 26, 1922. Hon. Mr. Turriff.....*Not printed.*
- 121.** Return to an Order of the House of the 26th April, 1922, for a return showing: 1. The names of the Trustees, under The Bankruptcy Act, for the district of Montreal. 2. When they were appointed, and their respective occupations before appointment. Presented April 27, 1922. Mr. Archambault.....*Not printed.*
- 122.** Return to an Order of the House of the 3rd April, 1922, for a copy of the petition presented by Mr. A. Wick and others, asking for improved methods in the Quebec Fisheries, together with all correspondence and other documents relating thereto. Presented May 1, 1922. Hon. Mr. Marcell (Bonaventure).*Not printed.*
- 123.** Return to an Order of the House of the 27th March, 1922, for a copy of all letters, telegrams, petitions and other documents in any way referring to the superannuation of John C. McQuarrie, section foreman at West Bay Road, Inverness County. Presented May 1, 1922. Mr. Chisholm.....*Not printed.*

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- 124.** Return to an Order of the House of the 10th April, 1922, for a copy of all correspondence, letters, memoranda, telegrams and other documents, referring to the placing of the insurance upon the Canadian Northern Railway Company and the Grand Trunk Pacific Company, since the date of the placing of said insurance up to the present time. Presented May 1, 1922. Mr. Macdonald (Pictou).....*Not printed.*
- 125.** Return to an Order of the House of the 24th April, 1922, for a return showing a list of the names of persons from Poland, Roumania or Russia, who were allowed to enter Canada under bond to go farming, and who have been found, on investigation, to have violated terms of the said bond. Presented May 1, 1922. Hon. Mr. Stevens.
Not printed.
- 126.** Return to an Order of the House of the 24th April, 1922, for a return showing: 1. How many Stallion Clubs received a premium or bonus from the vote for live stock during the year 1921. 2. Total amount so distributed, and the number of said clubs which received such grants, in each province, during the said year. 3. Number of pure-bred sires of each breed distributed by the Department of Agriculture during the five years ending March 31, 1922. 4. Number of animals placed in each province, and at what total cost per province, during the said period. 5. Amount paid out by the Department of Agriculture in payment of freight and expenses on car lots of cattle, during the year 1921. 6. Amount so paid in each province during the said year. 7. Amount paid out by the Department of Agriculture in grants on payment of freight on feed or live stock during each of the years 1919, 1920 and 1921. 8. How much of this amount was paid out in each province during the above-mentioned years. 9. Whether any complaints have been made to the Department of Agriculture during the past year against live stock commission firms operating at the live stock yard markets under regulations of the department. 10. If so, the names of the agents complained of at each market, their respective offences and penalties imposed. Presented May 2, 1922. Mr. Sutherland *Not printed.*
- 127.** Return to an Address to His Excellency the Governor General of the 24th April, 1922, for a copy of all correspondence, letters, telegrams and other documents exchanged between the Canadian and the British Governments, respecting an Address passed by the Canadian Parliament on the subject of extra-territoriality rights of the Dominion. Presented May 2, 1922. Rt. Hon. Mr. Meighen.....*Not printed.*
- 128.** Return to an Address to His Excellency the Governor General of the 3rd April, 1922, for a copy of all correspondence passed during the year 1921, between the Prime Minister of Canada and the Prime Minister of Ontario, relating to the activities of Honourable Manning Doherty in England on the subject of the Cattle Embargo. Presented May 2, 1922. Mr. White.....*Not printed.*
- 129.** Return to an Order of the House of the 24th March, 1922, for a copy of all correspondence, telegrams and other documents exchanged between the Minister of Marine and Fisheries and the Harbour Commissioners at Quebec or any of them, since the taking of office of the present Government. Presented May 4, 1922. Rt. Hon. Mr. Meighen.
Not printed.
- 130.** Return to an Order of the House of the 24th March, 1922, for a copy of all correspondence, telegrams and other documents exchanged between the Department of Immigration and Colonization or any of its officers or employees, and W. A. Rae, and Mr. Crandall, representing the Department, or between said Department and any one else relating to the case of Lee Holland and the question of his deportation. Presented May 4, 1922. Rt. Hon. Mr. Meighen*Not printed.*
- 131.** Return to an Order of the House of the 24th April, 1922, for a return showing a list of the names of the persons who were employed as newspaper censors during the war, the name and location of the newspapers which were censored, the date of censorship and a copy of the articles censored. Also a copy of the regulations of the said censorship. Presented May 4, 1922. Mr. Archambault.....*Not printed.*
- 132.** Return to an Address to His Excellency the Governor General of the 3rd May, 1922, for a copy of all letters, telegrams and other documents relative to the Petition of the Eastern LaHave Transportation Company, Limited, and others, to the Secretary of State for External Affairs, and of all communications and replies from the United States Government relative to the said Petition and to the facts disclosed therein. Presented May 4, 1922. Mr. Macdonald (Pictou).....*Not printed.*
- 133.** Return to an Order of the Senate, dated March 29, 1922, for a statement showing: The number of passengers to and from points north and west of Moncton, from points on the C.N.R. (a) East of New Glasgow; (b) from Halifax (excluding passengers from abroad travelling on through tickets in both cases). Presented May 4, 1922. Hon. Mr. McLennan *Not printed.*

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134. Return to an Order of the House of the 19th April, 1922, for a return showing: 1. Offices, buildings or parts of buildings rented for Government purposes in the city of Calgary. 2. From what owners and through what rental agents such offices, buildings or parts of buildings are rented. 3. Rental paid in each case. 4. For what period such offices, buildings or parts of buildings are rented. 5. Which of such leases, if any, have been renewed by the present Government. Presented May 5, 1922. Mr. Shaw..... *Not printed*
135. Return to an Order of the House of the 27th March, 1922, for a return showing the names of all persons dismissed from the Sorel Shipyards since the 29th of December, 1921, together with the cause of dismissal in each case. Also showing the names of all persons taken on at the said shipyards during the same period, showing the cause for employment of each person. Presented May 5, 1922. Mr. Hanson.... *Not printed.*
136. Return to an Order of the House of the 1st May, 1922, for a return showing: 1. Sums of money voted by the Federal Government for the Harbour of Toronto in the years 1913, 1913, 1914, 1915, 1916, 1917, 1918, 1919, 1920 and 1921. 2. Sums spent by the Federal Government for the Harbour of Toronto in the same years. 3. Nature of the works done with the said amounts. 4. Number of steamers containing freight entered at the customs of the port of Toronto in the fiscal years 1920-21 and 1921-22. 5. Total dead weight tonnage of the said vessels in the two fiscal years mentioned. Presented May 8, 1922. Mr. Archambault..... *Not printed.*
137. Return to an Order of the House of the 3rd April, 1922, for a return showing: 1. The total payments made in each year by the Government from 1914 to date, (a) to or for the Canadian Northern System, (b) to or for the the Grand Trunk System, (c) to or for the Grand Trunk Pacific System, (d) to or for the National Transcontinental, and (e) for the Intercolonial, distinguishing in each year the amounts loaned by the Crown, and in the case of the Intercolonial Railway, distinguishing between expenditure charged to revenue and expenditure charged to capital. 2. The several amounts in each year that were guaranteed for the said railways during the said periods, and the amount not borrowed of any amount guaranteed. 3. What portions of those amounts so paid or guaranteed (other than with respect to the Intercolonial) were for capital expenditure and what sums were to meet deficits. 4. What amount of each loan guaranteed was for refunding purposes. Presented May 8, 1922. Mr. Kennedy (Glengarry and Stormont)..... *Not printed.*
138. Return to an Order of the House of the 24th April, 1922, for a copy of all letters, correspondence, telegrams, orders, instructions and other documents exchanged between the Solicitor General or any member of his Department, and Alfred J. Andrews, relative to the strike in Winnipeg during the year 1919. Presented May 8, 1922. Mr. McMurray..... *Not printed*
- 138a. Return to an Order of the House of the 24th April, 1922, for a copy of all letters, correspondence, telegrams, orders, instructions and other documents exchanged between the Minister of the Interior or any member of his Department and Alfred J. Andrews, relative to the strike in Winnipeg during the year 1919. Presented May 11, 1922. Mr. McMurray *Not printed.*
- 138b. Return to an Order of the House of the 24th April, 1922, for a copy of all letters, correspondence, telegrams, orders, instructions and other documents, exchanged between the Minister of Justice, the Minister of Labour, the Solicitor General, the Minister of the Interior, or any person connected with these Departments, and General Klitchen, relative to the strike in Winnipeg during the year 1919. Presented May 15, 1922. Mr. McMurray..... *Not printed.*
- 138c. Return to an Order of the House of the 24th April, 1922, for a copy of all letters, correspondence, telegrams, orders, instructions and other documents, exchanged between the Minister of Labour or any Member of his Department and Alfred J. Andrews, in connection with the strike in Winnipeg in the year 1919. Presented May 19, 1922. Mr. McMurray..... *Not printed.*
139. Return to an Order of the House of the 5th April, 1922, for a return showing: 1. The number of persons made permanent in the Civil Service from the 1st of April, 1920, to the 1st of January, 1922. 2. The number of persons made permanent in the said service from December 7, 1921, to January 6, 1922, inclusive. Presented May 8, 1922. Mr. Demers *Not printed.*
140. Return to an Order of the House of the 1st May, 1922, for a return showing: 1. Names of the persons employed in the Income Tax Office at Montreal. 2. The salary, and the date of appointment of each of said employees. Presented May 8, 1922. Mr. Archambault *Not printed.*
141. Report of the Air Board for the year 1921. Presented May 9, 1922..... *Not printed.*

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142. Return to an Order of the Senate of March 22, 1922, for a Return including all correspondence between the Federal Government and the Ministers and Departments of the Federal Government and Provincial Governments and persons representing such Provincial Governments in regard to the natural resources of the Western Provinces; also all Orders in Council, reports, statements, Minutes of Conferences and other documents and writings relating to the subject of the transfer of such natural resources to the western provinces. Presented May 9, 1922. Hon. Mr. Tanner.....*Not printed.*
- 142^a. Return to an Address to His Excellency the Governor General of the 8th May, 1922, for a copy of all correspondence passing between the Prime Minister of Canada and the Governments of Manitoba, Saskatchewan and Alberta, since 10th July, 1920, respecting the transfer of natural resources. Presented May 15, 1922. Rt. Hon. Mr. Meighen.....*Printed for sessional papers*
- 142^b. Supplementary return to an Address to His Excellency the Governor General of the 8th May, 1922, for a copy of all correspondence passing between the Prime Minister of Canada and the Governments of Manitoba, Saskatchewan and Alberta, since 10th July, 1920, respecting the transfer of natural resources. Presented May 29, 1922. Rt. Hon. Mr. Meighen *Printed for sessional papers.*
- 142^c. Supplementary Return to an Order of the Senate, dated March 22, 1922, for a Return to include all correspondence between the Federal Government and the Ministers and Departments of the Federal Government and Provincial Governments and persons representing such Provincial Governments in regard to the natural resources of the Western Provinces; also all Orders in Council, reports, statements, Minutes of Conferences and other documents and writings, relating to the subject of the transfer of such natural resources of the Western Provinces. Presented June 6, 1922. Hon. Mr. Tanner *Not printed*
143. Report of the Superintendent of Insurance for the year ended December 31, 1920—Loan and Trust Companies. Presented May 10, 1922.....*Not printed.*
144. Return to an Order of the House of the 1st May, 1922, for a return showing: 1. Number of armouries built in Canada during the years 1912, 1913, 1914, and 1915. 2. Where the said armouries are located, and the cost of building and equipment in each case. 3. Annual cost of maintenance of each of said armouries, including caretakers, heating and other expenses. Presented May 10, 1922. Mr. Baldwin.....*Not printed.*
145. Return to an Order of the House of the 10th April, 1922, for a copy of all letters, telegrams, correspondence and other documents, relating to the changing of the mail contracts at Bonaventure, Quebec, from Sylvestre Bernard to J. A. Bernard. Presented May 11, 1922. Hon. Mr. Marcil (Bonaventure).....*Not printed.*
146. Return to an Order of the House of the 10th April, 1922, for a copy of all letters, telegrams, correspondence and other documents, relating to the transfer of the Post Office at Carleton, Quebec, from Bernard Leclerc to Auguste Lefebvre. Presented May 11, 1922. Hon. Mr. Marcil (Bonaventure).....*Not printed.*
147. Return to an Order of the House of the 10th April, 1922, for a copy of all letters, telegrams, correspondence and other documents, relating to the transfer of the Post Office at Bonaventure, Quebec, from Charles Forest to Firmin Poirier. Presented May 11, 1922. Hon. Mr. Marcil (Bonaventure).....*Not printed.*
148. Return to an Order of the House of the 10th April, 1922, for a copy of all letters, telegrams, correspondence and other documents, relating to the transfer of the Post Office at St. Omer, Quebec, from Isidore Laundry to Nicholas Arseneau. Presented May 11, 1922. Hon. Mr. Marcil (Bonaventure).....*Not printed.*
149. Return to an Order of the House of the 10th April, 1922, for a copy of all letters, telegrams, correspondence and other documents, relating to the transfer of the Post Office at Paspebiac, Quebec, from the late Mrs. J. E. Leveque to Charles Legallais. Presented May 11, 1922. Hon. Mr. Marcil (Bonaventure).....*Not printed.*
150. Return to an Order of the House of the 10th April, 1922, for a copy of all letters, telegrams, correspondence and other documents, relating to the transfer of the Shigawake, Quebec, Post Office, from John A. Legallais to Jas. Poirier. Presented May 11, 1922. Hon. Mr. Marcil (Bonaventure).....*Not printed.*
151. Return to an Order of the House of the 10th April, 1922, for a copy of all letters, correspondence and other documents, relating to the transfer of the Post Office at Avignon, Quebec, from Joseph Poirier to Mathias Blaquaire and Joseph Arsenault. Presented May 11, 1922. Hon. Mr. Marcil (Bonaventure).....*Not printed.*
152. Return to an Order of the House of the 1st May, 1922, for a return showing: 1. Names of the employees of the Montreal Post Office. 2. Respective dates of employment of said persons. 3. Salary of each of said employees. Presented May 11, 1922. Mr. Archambault..... *Not printed*

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153. Return to an Order of the House of the 19th April, 1922, for a copy of Timber License issued to the Union Bank of Canada or any other parties to cut timber on Indian Lands in the Township of Laird, District of Algoma, together with a copy of all correspondence, letters, memoranda, telegrams and other documents, passing between the Indian Agent at Sault St. Marie, the Licensees or any other parties, and the Department of Indian Affairs, in connection therewith. Also a statement of all dues paid the Department in respect to said License. Presented May 11, 1922. Mr. Simpson.
Not printed.
154. Return to an Order of the House of the 1st May, 1922, for a return showing: 1. Whether it is the intention of the Government to operate the greater production farms on the Blackfoot Indian Reserve at Gleichen, Alberta, this year. 2. If not, how does the Government intend disposing of them. 3. Whether proper precautions will be taken to prevent the country being seeded with weeds from these neglected farms. 4. Number of acres broken by the Government on these farms. 5. The cost per acre. 6. From whom, at what place, and at what price the seed wheat for these farms was purchased. 7. From whom, at what point, and at what price the feed oats were purchased during the first and second years of operation. 8. Average yield each year of operation. 9. Net price received per bushel for wheat grown. 10. To whom this wheat was sold. 11. Net profit per acre each year. Presented May 11, 1922. Mr. Garland (Bow River) *Not printed.*
155. Return to an Order of the House of the 8th May, 1922, for a Return showing:— 1. Whether it is a fact that appeals made by many Civil Servants who are dissatisfied with their classification never reach the Board of Hearing. 2. Whether it is true that such appeals are from the decisions of heads or chiefs of branches who declined to recommend the classifications claimed to be in accord with the character of the work done by such Civil Servants. 3. Whether it is true such appeals fail to reach the Board of Hearing because they are so prevented by the heads or chiefs against whose decisions such appeals are made. 4. If so, whether the Government intends taking any steps to see justice done such Civil Servants, by having their appeals reach the Board of Hearing notwithstanding the opposition of such heads or chiefs against whose decisions such appeals are made. 5. If not, why not. Presented May 11, 1922. Mr. Lanctot.....*Not printed.*
156. Return to an Order of the House of the 11th May, 1922, for a return showing:— 1. In what countries Canada is represented by trade agents. 2. Names of said agents, and salary each receives. Presented May 11, 1922. Mr. Prevost...*Not printed.*
157. Return to an Address to His Excellency the Governor General of the 3rd April, 1922, for a copy of all correspondence, telegrams, reports and other documents exchanged between the Department of the Interior or any of its officers or employees, and the Gold Commissioner of Yukon Territory, or any other person or official, concerning the application to Yukon Territory of the Order in Council which provides that the Mining Recorders shall not receive for record, transfers of interests in mineral claims, when such interests are less than one quarter interest. Also a copy of the said Order in Council. Presented May 15, 1922. Mr. Black (Yukon)....*Not printed.*
158. Return to an Order of the House of the 1st May, 1922, for a return showing a list of the names of the permanent employees of the Montreal Harbour Commission, the salary of each, date of appointment and salary on appointment, age, occupation, and the respective previous occupations of said employees. Presented May 15, 1922. Mr. Archambault*Not printed.*
159. Return to an Order of the House of the 26th April, 1922, for a copy of all correspondence, telegrams, letters, agreements, contracts, claims, memoranda and other documents between the Caraquet and Gulf Shore Railway Company and the Government of Canada, relating to the purchase of the said railway. Presented May 15, 1922. Mr. Hanson. *Not printed.*
- 159a. Supplementary Return to an Order of the House of the 26th April, 1922, for a copy of all correspondence, telegrams, letters, agreements, contracts, claims, memoranda and other documents between the Caraquet and Gulf Shore Railway Company and the Government of Canada, relating to the purchase of the said railway. Presented May 19, 1922. Mr. Hanson*Not printed.*
160. Return to an Address to His Excellency the Governor General of the 3rd April, 1922, for a copy of all correspondence, telegrams, reports, and other documents exchanged between the Department of the Interior, or any of its officers or employees, and the Gold Commissioner of the Yukon Territory, or any other person, during the years 1919, 1920 and 1921, concerning the imposition of a Royalty tax or Government charge upon the output of minerals, other than gold, for the Yukon Territory. Also a copy of the Order in Council in this connection. Presented May 16, 1922. Mr. Black (Yukon)*Not printed.*

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- 161.** Return to an Order of the Senate of the 16th May, 1922, for a Return showing:—
 1. The total cost of construction and repairs of each canal in Canada. 2. Between what points is each canal situated and the mileage of each. 3. The total expenditure for upkeep and operation of each canal during each of the years since 1910. 4. What income has been received from each of the canals each year since 1910. Presented May 16, 1922. Hon. Mr. McDonald.....*Not printed.*
- 162.** Return to an order of the Senate, dated March 29, 1922, for a Return showing:—
 1. A list of all licenses issued by the Government, now in force, for timber berths and the right to cut timber on Crown Lands in the Provinces of Manitoba, Saskatchewan, Alberta and British Columbia. 2. The names and residence of the holders of such licenses and the area contained in each berth. 3. On what terms and conditions were such licenses granted. 4. What is the area and location of timber berths in said provinces still unlicensed and the estimated quantity and description of timber in each berth. Presented May 16, 1922. Hon. Mr. Proudfoot.....*Not printed.*
- 163.** Return to an Order of the House of the 10th April, 1922, for a Return showing: 1. Amount of bonds (a) of the Canadian Northern, (b) of the Grand Trunk Pacific guaranteed by any of the provinces, and which province in each case. 2. Whether the guaranteeing provinces have been relieved of liability by the Federal Government taking over these railway systems. 3. Bonds or other securities in connection with railways in (a) New Brunswick; (b) Nova Scotia; (c) Prince Edward Island guaranteed or assumed by the Federal Government. 4. Terms under which the Department of Railways operates the Valley Railway, so called, in New Brunswick. 5. Whether this railway is operated as part of the Intercolonial or under what jurisdiction it has been placed. 6. Whether its operation entails any loss to the Federal Government. If so, to what amount and of what it consists. 7. Whether the Government is considering the taking over of the Valley Railway, so called. Presented May 17, 1922. Hon. Mr. Baxter.*Not printed.*
- 164.** Return to an Order of the House of the 17th May, 1922, for a Return showing:—
 1. The consumption of binder twine and rope, in the various provinces of Canada, during the year 1921. 2. How much of this was manufactured in Canada. Presented May 17, 1922. Mr. Gordon.....*Not printed.*
- 165.** Return to an Order of the Senate dated May 10, 1922, for a Copy of the different leases between the Government and the Montreal Dry Dock Company. Presented May 18, 1922. Hon. Mr. Boyer.....*Not printed.*
- 165a.** Supplementary Return to an Order of the Senate, dated May 10, 1922, for a Return for a Copy of the different leases between the Government and the Montreal Dry Dock Company. Presented June 16, 1922. Hon. Mr. Boyer.....*Not printed.*
- 166.** Return to an Order of the House of the 1st May, 1922, for a copy of all correspondence, letters, telegrams, contracts, tenders and other documents, relating to the employment or use of the tug *Pekin*, and any other tug or tugs hired or used by the Government in connection with the Government dredges, in and around Prince Edward Island, from June, 1911, to March 31, 1922. Presented May 19, 1922. Mr. MacLean (Prince)*Not printed.*
- 167.** Return to an Order of the House of the 27th March, 1922, for a copy of all letters, telegrams, reports, memoranda, informations and warrants, minutes of evidence and convictions, and all other Court proceedings relating or in anywise appertaining to the trial and conviction of Clyde Heath and Gurney Young, of Tancook, Nova Scotia, for a violation of the Migratory Birds Convention Act. Also a copy of the Order in Council dated on or about the 19th day of November, 1921, authorizing and empowering the remission of all fines and forfeitures occasioned by the conviction of said Clyde Heath and Gurney Young. Presented May 19, 1922. Mr. Martell.
Not printed.
- 168.** Return to an Order of the House of the 1st May, 1922, for a Return showing:—
 1. Names of the employees of the Department of Customs and Excise, Montreal. 2. Salary paid to each of said employees. 3. Respective dates of employment of said employees. Presented May 22, 1922. Mr. Archambault.....*Not printed.*
- 169.** Return to an Order of the House of the 4th May, 1922, for a Return showing:—
 1. The cost of the trips to Europe of the Ministers of the Canadian Government during the war period and since. 2. The cost for each Minister who attended any of the after war conferences held at Paris, Geneva or elsewhere in Europe. 3. How much, if any, each one of such Ministers has returned to the Treasury of the amounts allowed for such trips over and above their actual expenses. 4. The names of such Ministers and the respective amounts allowed to each, as well as the amounts returned by each. Presented May 22, 1922. Mr. Lanctot.....*Not printed.*

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170. Return to an Order of the House of the 8th May, 1922, for a Return showing:—
1. Number of multigraph machines in use in the various departments of the Government. 2. Volume of work done on these machines, by departments, during the fiscal year 1921-1922. 3. Whether this work is under the control of the Editorial Committee. Presented May 22, 1922. Mr. McDonald (Timiskaming).....*Not printed.*
171. Return to an Order of the House of the 26th April, 1922, for a copy of all petitions or memorials from residents of the County of Charlotte, New Brunswick, made to the Department of Marine and Fisheries, asking that a minimum price per hoghead be placed on all sardines sold for export during the present fishing season, and for a copy of all correspondence and other documents relating thereto. Presented May 22, 1922. Mr. Grimmer.....*Not printed.*
172. Return to an Order of the House of the 22nd May, 1922, for a copy of all letters, telegrams, correspondence and other documents that have passed between the officials of the Grand Trunk Railway, the officials of the Brotherhood of Railway Trainmen, and the Order of Railway Conductors, and all agreements signed between the officials of the Grand Trunk Railway and officials of the Brotherhood of Railway Trainmen and the Order of Railway Conductors, regarding the strike on the Grand Trunk Railway System, of trainmen and yardmen, in 1910, and particularly the correspondence and agreements affecting the seniority rights of the men who worked during this strike. Presented May 23, 1922. Mr. King (Huron).....*Not printed.*
173. Return to an Order of the House of the 11th May, 1922, for a Return showing:—
1. How many acres of School Lands have been sold in Saskatchewan, Manitoba, and Alberta, during the four years of 1918, 1919, 1920 and 1921. 2. Amount of money overdue in respect to the above sales in (a) principal, and (b) interest. Presented May 29, 1922. Mr. Spencer.....*Not printed.*
174. Return to an Order of the House of the 15th May, 1922, for a return showing:—
1. Number of Civil Servants in Canada receiving salaries of eight hundred dollars and less per annum. 2. Number receiving nine hundred and sixty dollars or less. Presented May 29, 1922. Mr. McQuarrie.....*Not printed.*
175. Partial Return to an Order of the House of the 5th April, 1922, for a Return showing in detail the amount of money paid by the Government of Canada or any department thereof, to barristers and solicitors of the Supreme Court of Nova Scotia, between the 1st day of October, 1911, and the 30th day of January, 1922, both inclusive, for professional or other services. Also a copy of all bills of costs, expenses and charges of every kind rendered by said barristers and solicitors to the Government, showing the amount or amounts paid in each instance. Also showing the names of barristers and solicitors employed during the aforesaid period, the work performed and the amount paid for every item of said work to each of said barristers and solicitors. Presented May 29, 1922. Mr. Martell.....*Not printed.*
- 175^{a-b-c} Supplementary Returns to an Order of the House of the 5th April, 1922, for a Return showing in detail the amount of money paid by the Government of Canada or any department thereof, to barristers and solicitors of the Supreme Court of Nova Scotia, between the 1st day of October, 1911, and the 30th day of January, 1922, both inclusive, for professional or other services. Also a copy of all bills of costs, expenses and charges of every kind rendered by said barristers and solicitors to the Government, showing the amount or amounts paid in each instance. Also showing the names of barristers and solicitors employed during the aforesaid period, the work performed and the amount paid for every item of said work to each of said barristers and solicitors. Presented June 5, 15, 19, 1922. Mr. Martell....*Not printed.*
176. Return to an Order of the House of the 6th April, 1922, for a Return showing:—
1. The total area in acres in the provinces of Alberta and Saskatchewan sold to settlers as Pre-emptions, as provided by Dominion Lands Act, 1908. 2. What area of said Pre-emptions has been patented. 3. The total revenue received from: (a) Pre-emptions for which patent has been issued, (b) Pre-emptions which have not been patented. 4. The amount remaining unpaid on all pre-empted lands in said area. 5. The revenue received from pre-empted lands in said area in the years 1920 and 1921. 6. How much land in said area was sold as purchased homesteads since 1908, and the revenue received therefrom. 7. The amount remaining unpaid on said purchased homesteads. 8. How much land was pre-empted south of Weyburn-Lethbridge railway since 1908. 9. How much revenue was received therefrom. 10. How much was received in the years 1920 and 1921. Presented May 29, 1922. Mr. McTaggart *Not printed.*
177. Return to an Order of the House of the 15th May, 1922, for a Return showing:—
1. Names of the postmasters, and the location of their offices, in the county of L'Assomption and Montcalm who were dismissed from the service from the twenty-first of September, 1911, to January first, 1922, and the names of persons replacing them. 2. Who recommended the dismissals and appointments. Presented June 1, 1922. Mr. Seguin*Not printed.*

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178. Return to an Order of the House of the 8th May, 1922, for a Return showing:—
1. Number of postmasters who have been appointed in the constituency of Richmond and Wolfe, from the 21st September, 1911, to the 1st of January, 1922. 2. Names of said postmasters, the location of post offices and the names of the persons who recommended the appointment in each case. Presented June 1, 1922. Mr. Tobin. *Not printed.*
179. Return to an Order of the House of the 8th May, 1922, for a Return showing:—
1. Number of postmasters dismissed from office, in the constituency of Richmond and Wolfe, from the 21st day of September, 1911, to the 1st day of January, 1922. 2. Number of postmasters who resigned their offices in the constituency of Richmond and Wolfe during the same period. 3. Number of postmasters who died in the said constituency during the same period. 4. What were, in each case, the names of the postmasters and the names of the post offices. 5. Cause of dismissal in each case where the postmaster was dismissed, during the said period. Presented June 1, 1922. Mr. Tobin. *Not printed.*
180. Return to an Order of the House of the 31st May, 1922, for a Return showing:—
1. Cost for operation and maintenance of the Fisheries of British Columbia annually, for the years 1917-1918, 1919-1920 and 1921, in the nature of office staff, buildings, upkeep and rentals, patrol, boats and upkeep, field work, hatcheries, and any other such items that may be charged against this department. 2. Amount of revenue collected from the Fisheries of British Columbia by the Dominion Fisheries Department, annually, for the years 1917-1918, 1919-1920 and 1921, in the form of license fees, royalties on canned salmon, prosecutions and fines, sale of confiscated boats and gear, and any such revenue as may be collected by the department. Presented June 5, 1922. Mr. Neill. *Not printed.*
- 180a. Return to an Address to His Excellency the Governor General of the 22nd May, 1922, for a copy of all letters, telegrams, correspondence, reports, and other documents, exchanged between the Government of Canada or any Minister thereof, and the Government of British Columbia or any minister thereof, or received from any person, relative to the advisability of transferring the control or administration of the Canadian fisheries of the Pacific coast, to the province of British Columbia. Presented June 20, 1922. Mr. McQuarrie. *Not printed.*
181. Protocols embodying Amendments to Articles 4, 6, 12, 13, 15, 16, and 26 of the Covenant of the League of Nations, as adopted by the Second Assembly of the League at Geneva on the 3rd, 4th and 5th October, 1921; together with letter dated the 24th November, 1921, from the Secretary General of the League to the Prime Minister of Canada, transmitting certified copies of the Protocols. Presented June 7, 1922. *Printed for Sessional Papers and distribution to Senators and Members.*
- 181a. Return to an Order of the Senate of the 8th June, 1922, for a Return showing:—
1. Whether the Government has received any report from the representatives of Canada as to the Second Assembly of the League of Nations held in Geneva in September and October, 1921, and if so, whether this report will be laid on the table for the information of members. 2. Whether the Government has received the printed reports of the Council of the League of Nations made to the first and second Assembly, and if so, whether copies of these reports will be laid on the table for the information of members. 3. Whether the Government has received the printed monthly summary and supplementary reports of the League of Nations and whether copies of these reports will be brought down. Presented June 8, 1922. Rt. Hon. Sir Geo. E. Foster. *Not printed.*
- 181b. Copy of Draft Conventions and Recommendations adopted by the International Labour Conference at its Third Session, held at Geneva, 25th October-19th November, 1921. Presented June 24, 1922. *Not printed.*
182. Return to an Order of the House of the 15th May, 1922, for a copy of all correspondence, telegrams, letters, tenders and other documents, exchanged between the Government and Hector Chevrier, regarding the contract for carrying the mails between Rigaud and St. Redempteur, Quebec. Presented June 8, 1922. Mr. Ouimet. *Not printed.*
183. Return to an Address to His Excellency the Governor General of the 10th April, 1922, for a copy of all letters telegrams, memoranda, reports to Council, Orders in Council, accounts and other documents, relating to the Indian Agency at Bear River, Digby County, Nova Scotia, including a list of all supplies of every description supplied for the use of Indians under the control of said agency. Also a statement showing a list of the supplies, consisting of clothing, food, seed and other materials, to whom supplied and what quantity in each case, during the period from the first October, 1911, to and including the first of January, 1922. Presented June 8, 1922. Mr. Lovett. *Not printed.*
184. Return to an Order of the House of the 15th May, 1922, for a copy of all correspondence, letters, telegrams, memoranda and other documents, regarding the establishment of a Tobacco Experimental Station at L'Assomption, Quebec, and the purchasing of the college farm for this purpose. Presented June 9, 1922. Mr. Seguin. *Not printed.*

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185. Return to an Order of the House of the 1st May, 1922, for a copy of all letters, telegrams, correspondence and other documents exchanged between the Post Office Department at Ottawa, and the officers of the said department at Montreal, and the Civil Service Commission, regarding the appointment of Mr. Taylor as Assistant Superintendent at Montreal Post Office. Presented June 12, 1922. Mr. Parent.
Not printed.
186. Return to an Order of the House of the 24th April, 1922, for a copy of all correspondence, letters, telegrams and other documents regarding the appointment of one or more appraisers for Paris and London, made by the Civil Service Commission. Presented June 12, 1922. Mr. Parent.....*Not printed.*
187. Return to an Order of the House of the 19th April, 1922, for a Return showing:—
1. Total amount of bonus paid to civil servants up to April 1, 1921. 2. Total amount paid to civil servants on account of annual statutory increase for the fiscal years 1918, 1919, 1920 and 1921. Presented June 12, 1922. Mr. Lanctot.....*Not printed.*
188. Return to an Order of the House of the 20th April, 1922, for a Return showing:—
1. The total Customs collections received by the Port of Parry Sound, Ontario, during each year, from 1911 to 1921, inclusive. 2. What towns or cities in Canada, having equal or less average Customs collections, have public buildings used for Customs purposes. Presented June 12, 1922. Mr. Arthurs.....*Not printed.*
189. Return to an Order of the House of the 17th May, 1922, for a Return showing:—
1. Cost, in each Military District, of transportation, in connection with the Army Service Corps. 2. Number of horses, automobiles, motor trucks and other vehicles in the Army Service Corps. 3. Number of officers and men in this section of the Militia. 4. Total value of all equipment of the Army Service Corps, and amount spent on upkeep and repairs to equipment, including forage, sickness, etc., during the year ending March 31, 1922. 5. Whether this service would cost less to the country if the forage, supplies, and transportation were given by contract each year to an individual, according to lowest tender, or done by day work. Presented June 13, 1922. Mr. Lanctot.....*Not printed.*
190. Return to an Order of the House of the 31st May, 1922, for a Return showing:—
1. What buildings were occupied, as offices, at Ottawa, by the Department of Militia and Defence, for the year ending March 31, 1911, and for the year ending March 31, 1922, (a) for the General Headquarters, and (b) for each service of this department. 2. What buildings were occupied, as offices, in each Military District, (a) for the District Staff; (b) for the Army Pay Corps; (c) for the Veterinary Corps; (d) for the Medical Corps; (e) for the Engineers Corps; (f) for the Ordnance Corps; and (g) for the Army Service Corps. 3. Strength of the Permanent Force in each Military District for the year ending March 31, 1911, and for the year ending March 31, 1922. 4. During the above years, the number of officers of the Army Pay Corps, the respective rank and salary of each, and the number of clerks employed in this service, in each district. 5. Whether the department in future intends to keep more than one officer of the Army Pay Corps in each district, and to continue the Auditor Branch which was organized in each Military District during the war. Presented June 13, 1922. Mr. Lanctot.....*Not printed.*
191. Return to an Order of the Senate, dated May 18, 1922, for:—A Copy of the different letters, telegrams and other documents exchanged between the Government and the Northern Explosive Company, concerning the erection and operation of the Rigaud plant belonging to this company. Presented June 13, 1922. Hon. Mr. Boyer.
Not printed.
192. Return to an Order of the Senate, dated June 6, 1922, for:—Copies of all correspondence exchanged between the Minister of Agriculture of the Dominion of Canada, and the Minister of Agriculture of the province of Ontario, on the subject of extending to Cold Storage Warehouses, owned by co-operative companies of fruit growers, the system of subsidies to public Cold Storage Warehouses now provided for by the Cold Storage Act, 1907, chapter six. Presented June 13, 1922. Hon. Mr. Laird.
Not printed.
193. Return to an Order of the House of the 15th May, 1922, for a Return showing:—
1. Number of Generals on active service in the Canadian Militia. 2. How many in Ottawa. 3. Respective salaries, including allowances, of each General stationed at Ottawa. 4. Number of Colonels, Lieutenant-Colonels, Majors, Captains and Lieutenants at Headquarters, Ottawa. 5. Number of non-commissioned officers and privates employed as clerks or messengers at Headquarters, Ottawa. 6. Total amount paid in salaries to the above-mentioned officers and men. Presented June 15, 1922. Mr. Lanctot.....*Not printed.*
194. Return to an Order of the House of the 15th May, 1922, for a Return showing:—
1. Number of Military Districts in Canada during the year ending March 31, 1922. 2. Where they were located, and the rank of the Commanding Officer of each district. 3. Their respective ranks on March 31, 1914. 4. Number of officers on the General Staff of each of the said districts during the year ending March 31, 1922. 5. The

CONTENTS OF VOLUME 9—*Continued.*

rank, and the respective duties of each of the said officers, including the Commanding Officer. 6. Number of non-commissioned officers and privates employed as clerks in the offices of the General Staff of each of the said districts. 7. Number of officers, non-commissioned officers and men employed in each of the said districts, during the year ending March 31, 1922, in connection with the Medical Corps, Engineering Corps, Pay Corps, Army Service Corps, Veterinary Corps and Military Stores, and rank of these officers. 9. On what date the new schedule for salaries and allowances came into force. 9. Who is authorized to fix the schedule for salaries and allowances of the Militia. 10. Maximum salary, including allowances, for Colonels, Lieutenant-Colonels, Majors, Captains, Lieutenants, non-commissioned officers and privates, of the Permanent Militia, according to both the new and old schedules. 11. Salaries, including allowances, of Generals who are stationed at Headquarters, Ottawa, according to the new and old schedules. 12. Number of privates in the Permanent Militia on March 31, 1922. 13. Number of Generals, Colonels, Lieutenant-Colonels, Majors, Captains and Lieutenants, on active service in the Canadian Militia on March 31, 1922. 14. Strength of a company and regiment of the Militia in peace time. Presented June 15, 1922. Mr. Lanctot.....*Not printed.*

195. Return to an Order of the House of the 22nd May, 1922, for a Return showing the origin of all goods purchased by the Purchasing Commission, distinguishing such as are of Canadian manufacture from those of foreign origin, from the first of April, 1921, to date. Presented June 16, 1922. Mr. Raymond.....*Not printed.*
196. Return to an Order of the House of the 8th May, 1922, for a Return showing:—
1. Whether the Government is aware that there are instances of officials in the public service subordinate to Deputy Ministers who are in receipt of salaries more than those paid to such Deputy Ministers. 2. If so, whether it is the policy of the Government to continue this custom. 3. Deputy Ministers or other officials in the public service receiving more than six thousand dollars per annum from any Government source. Presented June 16, 1922. Mr. Chisholm.....*Not printed.*
197. Return to an Address to His Excellency the Governor General of the 31st May, 1922, for a copy of all letters, telegrams, memoranda, reports to Council, Orders in Council, and other documents passing between the Government and any other parties relating to the internment, deportation, return, and claims for compensation of Robert DeBeaux. Presented June 16, 1922. Mr. Neill.....*Not printed.*
198. Return to an Order of the Senate, dated May 17, 1922, for a Return showing:—
(a) The aggregate number of acres of land located within the present territorial limits of the province of Saskatchewan granted by way of subsidy or bonus for the construction of railways beyond the boundaries of the said province. (b) The names of the persons and companies receiving such grant and the amount in each case, and date. (c) The dates or approximate dates of selections of land by the persons and companies receiving the bonus or grant. (d) The locations of the land so selected or finally selected by the grantees. Presented June 16, 1922. Hon. Mr. Willoughby.
Not printed.
199. Annual Report of the Canadian National Railways for the year ended 31st December, 1921. Presented June 19, 1922.....*Not printed.*
200. Third Annual Report of the Board of Directors of Canadian Government Merchant Marine, Limited, for the year ended 31st December, 1921. Presented June 19, 1922.
Not printed.
201. Return to an Order of the House of April 24, 1922, for a copy of all letters, telegrams, applications, petitions and other documents exchanged between the Government and individuals or companies, referring to conditions imposed on various railway companies intending to use the Quebec Bridge for the purpose of reaching the city of Quebec. Presented June 19, 1922. Mr. Parent.....*Not printed.*
202. Return to an Order of the House of April 24, 1922, for a copy of contracts, correspondence, agreements and other documents, during the period from the year 1911 to date, between the Government directly, or through any Commission, and the Canadian Pacific Railway or any other railway, referring to the construction and use of the Union Station at Palais, city of Quebec. Presented June 19, 1922. Mr. Parent.
Not printed.
203. Return to an Order of the House of March 24, 1922, for a copy of all correspondence, letters, telegrams, and other documents exchanged between the Departments of Justice and Marine and Fisheries and the Compagnie du Parc St. Charles, Limited. Presented June 19, 1922. Hon. Mr. Marcil (Bonaventure).....*Not printed.*
204. Return to an Order of the House of May 18, 1922, for a Return showing:—1. The number of civil servants in the employ of the Government on the first of January, 1912, and the total amount of salary paid to them. 2. The number of civil servants in the employ of the Government on the first of January, 1922, and the total amount of salary paid to them. Presented June 19, 1922. Mr. Seguin.....*Not printed.*

 CONTENTS OF VOLUME 9—*Continued.*

205. Return to an Order of the House of May 22, 1922, for a copy of all letters, telegrams, correspondence and other documents exchanged between the Government of Canada and any other parties, relative to the claims of H. W. A. Page. Presented June 19, 1922. Mr. Neill.....*Not printed.*
206. Return to an Order of the House of May 10, 1922, for a copy of all correspondence between the Minister of Marine and Fisheries or any official of that department, and the Minister of Justice or any official of his department, in reference to judgment given by Mr. Justice Morrison, of British Columbia, in regard to the mode of appointment of persons to act as nautical assessors to assist the Dominion wreck commissioners in an investigation of wrecks and other marine casualties. Presented June 19, 1922. Mr. Church.....*Not printed.*
207. Return to an Order of the House of the 22nd May, 1922, for a copy of all letters, telegrams, correspondence and other documents exchanged between the Government of Canada and any other parties, relating to the appointment and residence in the County, of Junior County Court Judge, for the County of Nanaimo, British Columbia. Presented June 20, 1922. Mr. Neill.....*Not printed.*
208. Return to an Address to His Excellency the Governor General of the 5th June, 1922, for a copy of all correspondence, letters, telegrams, and other documents exchanged between the Dominion Government or any minister or officers thereof, and the Government of British Columbia, or the Premier of the said province or any minister or officer thereof, regarding the assumption by the Dominion Government of an issue of Canadian Northern bonds (estimated \$40,000,000) guaranteed by the province of British Columbia and the releasing of the British Columbia Government of all liability in regard to the same. Presented June 21, 1922. Hon. Mr. Stevens.
Not printed.
209. Return to an Order of the House of the 12th June, 1922, for a copy of all letters, telegrams and documents or correspondence passing between the Order of Grain Buyers and the Board of Grain Commissioners, or passing between the Order of Grain Buyers and the Government or between the Board of Grain Commissioners and the Government or officials thereof respecting the said Order of Grain Buyers. Presented June 21, 1922. Hon. Mr. Stevens.....*Not printed.*
210. Return to an Order of the Senate dated June 8, 1922, for a Return showing:—
1. The road projects in respect to which the Federal Government has made payments to the Government of Nova Scotia. 2. The amount paid in respect to each of the projects and the dates of payment. 3. The balances, if any, claimed by the Government of Nova Scotia in respect to each of the projects. 4. All other road projects which have been submitted by the Government of Nova Scotia to the Federal Government, the mileage of each, the proposed cost of each; and the projects respectively that have been approved by the Federal Department. Presented June 21, 1922. Hon. Mr. Tanner.....*Not printed.*
211. Return to an Order of the Senate dated June 8, 1922, for a return of copies of all agreements between the Government or any department of the Government and the Acadia Coal Company in respect to the railway between New Glasgow and Thorburn in Nova Scotia. Presented June 21, 1922. Hon. Mr. Tanner.....*Not printed.*
212. Copy of Treaty of Peace between the Allied and Associated Powers and Hungary, and Protocol and Declaration, signed at Trianon, June 4, 1920. Presented June 22, 1922.
Not printed.
213. Copy of Treaty of Peace with Turkey, signed at Sèvres, August 10, 1920. Presented June 22, 1922.....*Not printed.*
214. Return to an Order of the House of the 15th June, 1922, for a Return showing:—
1. The amounts paid by the Government, and to whom, for auditing public expenditure since the Civil Service Act of 1918 became effective. 2. The total amount of the claims of the Clarkson Commission for inquiry and audit in the Militia Department in respect of the sterling exchange payments to returned soldiers and others. 3. Whether any or all of the sterling exchange payments made by the Chief Accountant were audited by the Audit Staff of the Militia Department. 4. The total amount computed or estimated to have been fraudulently obtained in exchange transactions by or on behalf of returned soldiers or others. 5. Whether any of the officials or employees of the Accounts Branch, Militia Department, who were connected with or responsible for handling sterling exchange payments to returned soldiers or others, received any increase in pay or were classified in a higher grade by the Civil Service Commission after undertaking this sterling exchange work. 6. If so, the names of such officials or employees. 7. At what rate of pay Messrs. Allen, Lowe and Hubbell were paid each fiscal year since their appointment, and on what dates increases of pay by reclassification or otherwise became effective. 8. Before being permanently appointed, whether these men passed any examination prescribed by the Civil Service Commission. Presented June 23, 1922. Mr. Vien.....*Not printed.*

CONTENTS OF VOLUME 9—*Concluded.*

- 215.** Return to an Order of the House of the 1st May, 1922, for a Return showing:—
1. The amount of money the Canadian Government advanced to the Imperial Government each year, from the declaration of the late war up to the present date, and on what dates the said amounts were advanced. 2. How much, if any, the Government of Canada has received as reimbursement for these advances. 3. Whether this reimbursement was made in cash or in kind. 4. If in kind, what articles were received, and of what value. Presented June 23, 1922. Mr. Vien.....*Not printed.*
- 216.** Return to an Order of the House of the 10th April, 1922, for a copy of all letters, telegrams, correspondence, rulings of the department, and all other documents regarding the claim for compensation to the owners of Crown Patents to lot two hundred and twenty-five, Hudson Bay Company's survey, in the parish of St. John, Manitoba. Presented June 23, 1922. Mr. Garland (Carleton).....*Not printed.*
- 217.** Return to an Order of the House of June 7, 1922, for a Return showing:—1. What pensions have been paid by the Government, in the county of Middlesex, during the fiscal year 1921-22. 2. To whom such pensions were paid and their home addresses. 3. The amount paid in pensions. Presented June 27, 1922. Mr. Drummond.
Not printed.
- 218.** Return to an Address to His Excellency the Governor General of the 12th June, 1922, for a copy of all letters, telegrams, petitions, memoranda, Orders in Council, Minutes of Council, and other documents in the possession, or under the control of the Government of Canada or of any department thereof, of date subsequent to April 30, 1920, relating to the proposed reclamation of the area in the province of British Columbia and the state of Idaho known as the Kootenay Flats. Presented June 27, 1922. Mr. Humphrey *Not printed.*
- 219.** Partial Return to an Order of the Senate of the 22nd March, 1922, for a statement showing the number of employees appointed in the different departments of the Government each year since 1911, up to 1922, and the increase of cost of the Civil Service since 1911. Presented June 27, 1922. Hon. Mr. David.....*Not printed.*

CANADA

PUBLIC ACCOUNTS

FOR THE

FISCAL YEAR ENDED MARCH 31,

1921

PRINTED BY ORDER OF PARLIAMENT



OTTAWA
F. A. ACLAND
PRINTER TO THE KING'S MOST EXCELLENT MAJESTY
1922

*To General His Excellency the Right Honourable Lord Byng of Vimy, G.C.B.,
G.C.M.G., M.V.O., Governor General and Commander in Chief of the Dominion
of Canada.*

MAY IT PLEASE YOUR EXCELLENCY,—

The undersigned has the honour to present to Your Excellency the Public
Accounts of Canada for the Fiscal Year ended March 31, 1921.

All of which is respectfully submitted.

W. S. FIELDING,
Minister of Finance.

OTTAWA, February 1st, 1922.

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FINANCE DEPARTMENT,
OTTAWA.

February 1st, 1922.

The Hon. W. S. FIELDING,
Minister of Finance, Ottawa.

SIR,—I have the honour to submit to you the Public Accounts of Canada for the fiscal year ended March 31, 1921.

STATEMENTS AND SCHEDULES

The statements are presented in the amended form adopted for the first time in preparing the accounts for the year immediately preceding, and consist of (a) the Balance Sheet of the Dominion of Canada on March 31, 1921, (b) the Expenditure and Revenue Account for the fiscal year, and (c) the Condensed Cash Statement for the like period. Each of the above-mentioned statements is supported by schedules, which furnish the customary information respecting the public business transacted during the year, and the Assets and Liabilities on the closing date. To facilitate comparison, the Balance Sheet at the opening date is included in the appendices.

The particulars of Railway Subsidies paid since 1884, being appendix No. 14, in the Public Accounts of the year preceding, are now omitted, and a table respecting War Tax Revenues, omitted by inadvertence in the accounts of the year preceding, is now included.

ORDINARY RECEIPTS AND PAYMENTS

The receipts on account of Consolidated Fund for the year amounted to \$434,386,536.60, and the expenditure on the same account \$361,118,145.21, showing surplus of ordinary receipts over ordinary expenditure of \$73,268,391.39.

SPECIAL EXPENDITURES

In addition to the ordinary expenditure the following special expenditures were made chargeable to Consolidated Fund:—

Demobilization.....	\$16,997,543 99
Cost of Loan flotations.....	140,020 53
Miscellaneous charges.....	352,027 53
	<hr/>
	\$17,489,592.05
	<hr/>

SPECIAL REVENUES

In addition to the ordinary revenue \$1,905,647.81 was transferred from a special account to the credit of Consolidated Revenue Fund, being amounts received during the war years as special contributions for war purposes.

12 GEORGE V, A. 1922

CAPITAL EXPENDITURES

The following outlays were made during the year and charged to Capital:—

CANALS—

Trent Canal.....	\$	379,708	11
Welland Ship Canal.....		5,070,297	57
		<hr/>	\$5,450,005 68

RAILWAYS—

Canadian Government Railways.....	\$6,221,774	31
Hudson Bay Railway.....	30,036	19
Lotbiniere and Megantic Railway.....	336,875	00
Elgin and Havelock Railway.....	33,530	00
St. Martin's Railway.....	22,469	52
Salisbury and Albert Railway.....	84,390	41
Caraquet and Gulf Shore Railway.....	150,000	00
Cape Breton Railway.....	103,753	42
National Transcontinental Railway.....	20,163	79
	<hr/>	7,002,992 64

Total Railways and Canals.....\$12,452,998 32

PUBLIC WORKS—

Government Buildings, Ottawa.....	\$1,894,693	92
Esquimalt, B.C., New Dry Dock.....	13,536	89
Port Arthur and Fort William Harbours..	516,551	82
Quebec Harbour.....	86,702	58
St. John Harbour.....	1,249,735	80
Toronto Harbour Improvements.....	1,614,429	68
Toronto Island—Breakwater Protection...	37,284	31
Ship Channel—River St. Lawrence.....	608,598	62
Halifax Graving Dock.....	1,545,137	35
Government Shipbuilding Programme....	19,994,513	93
	<hr/>	27,561,184 90

LESS—Refund of previous year's expenditure—

Victoria Harbour, B.C.....	1,376	00
	<hr/>	27,559,808 90

Total Capital Expenditure.....\$40,012,807 22

SAVINGS BANKS

At the close of the fiscal year, the balance at the credit of the depositors in the Post Office and Government Savings Banks amounted to \$39,160,808.21, a decrease of \$3,174,004.34 as compared with the balance held on March 31, 1920. The withdrawals during the year exceeded the deposits by \$4,352,195.22, while \$1,178,190.88 was added for interest accrued, making a net decrease of \$3,174,004.34.

SESSIONAL PAPER No. 2

INVESTMENTS

SINKING FUNDS

Investments on account of Sinking Funds of the various loans were made during the year to the amount of \$4,153,038.24. The total investments for Sinking Funds increased from \$22,338,940.88 on March 31, 1920, to \$26,491,979.12 on March 31, 1921.

ADVANCES TO HARBOUR COMMISSIONERS

Advances were made under Statute to the following Harbour Commissioners:—

Montreal Harbour Commissioners.....	\$1,315,000 00
Quebec Harbour Commissioners.....	335,000 00
Vancouver Harbour Commissioners.....	857,900 00

LOANS TO BANKS

Under authority of 5 George V, Chapter 3, "The Finance Act 1914," subsection (a), section 4, advances during the year were made in the form of issues of Dominion Notes to various banks to the amount of \$249,193,435.75, to which should be added a debit balance of \$107,566,725 at the beginning of the year, making a total of \$356,760,160.75. Of this amount \$272,127,285.75 was repaid, leaving an outstanding balance of \$84,632,875 on March 31, 1921.

ADVANCES TO RAILWAYS

Advances have been made to the following railways:—

Canadian Northern Railway—

Under authority of Appropriation Act, 1920..... \$48,611,077 00

Grand Trunk Railway—

Under authority of Appropriation Act, 1920..... 26,469,867 56

Grand Trunk Pacific Railway (Receiver Account)—

Under authority of Orders of the Exchequer Court of Canada..... 18,258,090 56

Grand Trunk Pacific Railway (Guaranteed Interest)—

Interest guaranteed by the Dominion Government and

Grand Trunk Railway..... 2,955,921 70

Railway Equipment—

Loans to railways for purchase of railway equipment,

Chapter 38, Statutes 1918.....\$ 14,833,742 70

\$ 111,128,699 52

LESS: Canadian Northern Railway. Amount repaid on loan

under War Measures Act..... 1,466,044 16

\$ 109,662,655 36

12 GEORGE V, A. 1922

ADVANCES TO PROVINCES

Advances were made to the following provinces:—

Province of British Columbia (Housing Scheme).....	\$ 611,500 00
Province of New Brunswick (Housing Scheme).....	620,000 00
Province of Quebec (Housing Scheme).....	1,086,700 00
Province of Nova Scotia (Housing Scheme).....	600,000 00

Advances were made under authority of Appropriation Act, 1920, on the terms and conditions as set forth in the Order in Council and amendments thereto.

IMPERIAL AND FOREIGN GOVERNMENTS

Advances, during the fiscal year ended March 31st, 1921, were made out of funds available from War Appropriation Acts and Demobilization Act 1919, under authority of various Orders in Council, as set out below, to the following Foreign Governments.

The Government of the Kingdom of Belgium—	
Order in Council dated April 15, 1919.....	\$ 58,187 02
The Government of the French Republic—	
Order in Council dated March 21, 1919.....	192,979 80
The Government of the Kingdom of Greece—	
Order in Council dated April 15, 1919.....	4,773,297 40
The Government of the Kingdom of Roumania—	
Order in Council dated April 2, 1919.....	1,005,592 00

During the year the Imperial Government reduced indebtedness to the Dominion of Canada by \$29,794,948.61, leaving a balance at the close of the year of \$141,414,441.99, in favour of the Dominion, not including further amounts to be determined by agreement when final adjustments have been considered.

SOLDIER LAND SETTLEMENT BOARD

Loans were made by the Soldier Land Settlement Board during the fiscal year amounting to \$26,629,584.76, which, added to the balance outstanding on March 31, 1920, of \$42,736,632.43, made a total advance of \$69,366,217.19.

DEBT

The Net Debt of the Dominion at the close of the fiscal year was \$2,340,-878,983.69, or an increase of \$92,010,359.90 over the debt as it stood on March 31, 1920. The increase is accounted for as follows:—

Advances to railways.....	\$ 109,662,655 36
Miscellaneous advances.....	335,000 00
Expenditures on Capital Account.....	40,012,807 22
Assets transferred to Non-active list.....	281,089 83

\$ 150,291,552 41

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LESS:—

Assets transferred to Active List.....	\$ 354,212. 63	
Liabilities set off against Non-active Assets.....	242,532 73	
Excess of Revenue over Expenditure for year.....	57,684,447 15	
	<hr/>	\$ 58,281,192 51
Increase in Net Debt.....	\$ 92,010 359,90	

During the fiscal year Bonds remaining unsold at the conclusion of the operations of the Trading Committee, amounting to \$95,007,950 were cancelled and deducted from their respective issues of the Funded Debt.

TEMPORARY LOANS

The amount of temporary loans outstanding March 31, 1921, was \$90,835,000.00.

GUARANTEED SECURITIES

The list of securities guaranteed by the Dominion is as follows:—

1. The Canadian Northern Railway Company, Chapter 7, Edward VII (1903).

The guarantee is for the principal of £1,923,287 sterling, and interest thereon at the rate of 3 per cent per annum for fifty years.

2. The Canadian Northern Railway Company, Chapter 11, 7-8 Edward VII (1908).

The guarantee is for the principal of £1,622,586 19s. 9d. sterling debenture stock and interest thereon at the rate of $3\frac{1}{2}$ per cent per annum for fifty years from July 20, 1908, interest payable half yearly.

3. The Canadian Northern Ontario Railway Company, Chapter 6, 1-2 George V (1911).

The guarantee is for the principal of £7,350,000 sterling debenture stock and interest thereon at the rate of $3\frac{1}{2}$ per cent per annum for fifty years from May 19, 1911, interest payable half yearly.

4. The Canadian Northern Alberta Railway Company, Chapter 6, 9-10, Edward VII (1910) as amended by Chapter 8, 2 George V (1912).

The guarantee is for the principal of £647,260 5s. 6d. sterling debenture stock and interest thereon at the rate of $3\frac{1}{2}$ per cent per annum for fifty years from May 4, 1910, interest payable half yearly.

5. The Grand Trunk Pacific Railway Company, Chapter 98, Acts of 1905.

The guarantee is for 3 per cent bonds of the railway company to an amount equal to 75 per cent of the cost of construction of the Western Division of the National Transcontinental Railway but not exceeding \$13,000 per mile in respect of the Prairie Section of the said railway. The amount of bonds issued and guaranteed is £7,200,000, of which £3,200,000 were issued in 1905, £2,000,000 in 1909, and £2,000,000 in 1910.

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The balance, £6,800,000 of the issue of £14,000,000, authorized by the above Acts to be guaranteed by the Dominion, has been purchased under authority of Chapter 24, 3-4 George V (1913), "The Grand Trunk Pacific Railway Bond Purchase Act."

The purchases by fiscal years were:—

During fiscal year 1912-13.....	£ 2,287,700
During fiscal year 1913-14.....	2,645,000
During fiscal year 1914-15.....	1,867,300
	<hr/>
	£ 6,800,000
	<hr/>

6. **The Canadian Northern Alberta Railway Company, Chapter 7, 2 George V (1912).**

The guarantee is for the principal of £733,561 12s. 10d. sterling debenture stock and interest thereon at the rate of $3\frac{1}{2}$ per cent per annum for fifty years, from April 1, 1912, interest payable half yearly.

7. **The Canadian Northern Railway Guarantee Act, 1914.**

Authority is given the Dominion to guarantee the securities of the Canadian Northern Railway Company to an amount not exceeding \$45,000,000 together with interest thereon at the rate of 4 per cent per annum. £3,500,000 of these securities have been sold and a portion of the remainder has been pledged for the purpose set out in the Act.

8. **The Grand Trunk Pacific Guarantee Act, 1914.**

Authority is given the Dominion to guarantee the securities of the Grand Trunk Pacific Railway Company to an amount not exceeding \$16,000,000 together with interest thereon at the rate of 4 per cent per annum. £655,600 of these securities have been sold and \$7,500,000 pledged against an advance by the Dominion Government of an issue of Dominion Notes to the amount of \$6,000,000.

9. **The Canadian Northern Railway.**

By Order in Council dated November 4, 1920, P.C. No. 2692, authority was given to guarantee the payment of the principal and interest and of the sinking fund, as the same respectively become due, of the twenty-year seven per cent sinking fund gold debenture bonds, to the amount of \$25,000,000. The issue was made by the Railway Company in New York City, December 1, 1920, through Messrs. William A. Reed and Company, at a price of 96.20 in New York funds and sold to the public at 100.

10. **The Grand Trunk Railway Company of Canada.**

By Order in Council, dated November 27, 1920, P.C. No. 2898, authority was given to guarantee the payment of the principal and interest and of the instalments of the sinking fund, as the same respectively become due of the twenty-year seven per cent sinking fund gold debenture bonds to the amount of \$25,000,000. The issue was made by the Railway Company in New York City, October 1, 1920, through Messrs. William A. Read and Company at a price of 94½ in New York funds and sold to the public at 100.

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11. The Canadian Northern Railway, Chapter 11, 8-9 George V (1918)

By Order in Council dated March 29, 1919, P.C. No. 684, authority was given to guarantee the payment of the principal and interest, as the same become due, of the three-year five per cent notes to the amount of £1,049,800, issued April, 1919, and due April 5, 1922.

12. The Canadian Northern Railway, Chapter 11, 8-9 George V (1918).

By Order in Council dated September 18, 1919, P.C. No. 1956, and Order in Council dated January 29, 1920, P.C. No. 201, authority was given to guarantee the payment of the principal and interest, as the same become due, of the five and one-half per cent gold notes dated December 1, 1919, and maturing as follows;—

\$6,000,000 due December 1, 1922.

6,000,000 due December 1, 1924.

DOMINION NOTES

The circulation of Dominion Notes stood at \$277,882,884.92 on March 31, 1921, being a decrease from the circulation at the close of last year of \$34,049,907. On March 31, 1921, \$79,574,480.06 gold, and \$246,543,416.06 approved securities, were held against outstanding Dominion Notes.

SUPERANNUATION AND RETIREMENT ACTS

The statement showing the number and total salaries of officials coming under the Superannuation Acts and Retirement Act has been continued to March 31, 1921.

AUDIT BY CHARTERED ACCOUNTANTS

There has been in progress during the year an audit of the transactions affecting the public debt, including the accounts respecting the various loan flotations which have taken place since 1914, and the interest charges thereon down to the present time. The work has been conducted by Messrs. Edwards, Morgan and Company, Chartered Accountants, who have reported that "all sums properly accruing to the revenue from these flotations have been fully accounted for". The aggregate amount involved in these loans was over \$2,375,000,000. They further report that "the accounts respecting the redemption, transfer and exchange of bonds which form part of the above-mentioned issues have been verified and found to be correct". The accounts respecting the payment of interest are still under examination. In this connection it has to be stated, with regret, that the audit has disclosed misappropriations by a trusted official, who has since been sentenced, upon his own confession, to a term of imprisonment for the offence. Of the amount thus stolen, \$3,000 has been recovered.

In accordance with the direction of your immediate predecessor the scope of instructions to Messrs. Edwards, Morgan and Company, has been extended to include an enquiry into the methods employed by the various departments for safeguarding the revenue, also a general stock-taking of the public assets with a view to having the same properly set out in future balance sheets.

The Public Accounts as presented herewith have also been audited by the said firm and their certificate is printed with the Balance Sheet.

Respectfully submitted,

J. C. SAUNDERS,

Deputy Minister of Finance.

BALANCE SHEET

REVENUE AND EXPENDITURE

CONDENSED CASH STATEMENT



SCHEDULES

COMPARATIVE TABLES

APPENDICES

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THE DOMINION

BALANCE SHEET

ASSETS—	\$	cts.
Cash on hand and in banks.....	\$ 50,177,300	41
Specie Reserve.....	83,959,873	38
Advances to Provinces, Banks, etc., per Schedule A.....	138,705,096	55
Advances to Imperial and Foreign Governments, per Schedule B.....	187,408,305	36
Soldier Land Settlement Loans, per Schedule C.....	69,366,217	19
Miscellaneous Current Accounts, per Schedule D.....	31,986,340	49

Balance being Net Debt March 31, 1921 (exclusive of
interest accrued and outstanding) carried forward...2,340,878,983 69

2,902,482,117 04

Public Works, Canals, per Schedule E.....	134,969,877	48
Public Works, Railways, per Schedule F.....	420,532,923	49
Public Works, Miscellaneous, per Schedule G.....	165,766,147	17
Military Property and Stores, per Schedule H.....	11,877,836	91
Territorial Accounts, per Schedule I.....	9,895,947	68
Railway Accounts (old), per Schedule J.....	88,397,169	62
Railway Accounts (Loans Non-active), per Schedule K..	382,568,586	53
Miscellaneous Investments (Non-active), per Schedule L	11,368,732	43
Balance Consolidated Fund as at March 31, 1920.....	1,173,186,209	53
Reduction, year ended March 31, 1921..	57,684,447	15

Total to March 31, 1921.....1,115,501,762 38

2,340,878,983 69

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O F C A N A D A

MARCH 31, 1921

LIABILITIES—

	\$	cts.
Dominion Notes in circulation.....	277,882,884	92
Bank Circulation Redemption Fund.....	6,311,492	76
Post Office Account—Money Orders, Postal Notes, etc., Outstanding.....	2,619,883	82
Savings Bank Deposits, per Schedule M.....	39,160,808	21
Insurance and Superannuation Funds, per Schedule N...	14,348,165	43
Trust Funds, per Schedule O.....	17,642,642	07
Contingent Funds, per Schedule P.....	1,593,899	48
Province Accounts, per Schedule Q.....	9,624,153	30
Miscellaneous Current Accounts, per Schedule R.....	2,680,645	45
Temporary Loans, per Schedule S.....	90,835,000	00
Funded Debt, per Schedule T.....	2,434,703,352	97
Interest due and unpaid, per Schedule U.....	5,079,188	63
	<u>2,902,482,117</u>	<u>04</u>

Balance Net Debt March 31, 1921, brought forward... 2,340,878,983 69

NOTE.—The Dominion of Canada is also responsible for principal and interest on loans negotiated by Railways under various Acts of Parliament amounting to \$222,895,613.39, as per schedule "V."

We have examined the Balance Sheet of the Dominion of Canada (shewn herewith) as of March 31, 1921, also the Expenditure and Revenue Account for the fiscal year ended on the said date, and have verified the same by reference to the Dominion Ledgers and the departmental records subsidiary thereto. We certify that the above-mentioned statements accurately set forth the matters to which they refer, and are as shewn by the said books.

EDWARDS, MORGAN & CO.,

Chartered Accountants.

OTTAWA, December 1, 1921.

2,340,878,983 69

12 GEORGE V, A. 1922

THE DOMINION

EXPENDITURE AND

YEAR ENDED

EXPENDITURE

Ordinary

Interest on Public Debt, per schedule A.A..	\$	139,551,520	35	
Agriculture,	"	B.B..	5,489,384	26
Public Works,	"	C.C..	10,846,874	96
Post Office,	"	D.D..	22,696,561	34
Dominion Lands and Parks,	"	E.E..	3,956,027	18
Pensions,	"	F.F..	37,420,750	75
Soldier Settlement Board,	"	G.G..	3,454,210	32
Soldiers' Civil Re-				
establishment,	"	H.H..	35,174,787	79
Miscellaneous,	"	I.I..	102,528,028	26
				361,118,145 21

Special

Demobilization, per schedule	J.J..	16,997,543	99	
Cost of Loan Flotations, "	K.K..	140,020	53	
Miscellaneous charges, "	L.L..	352,027	53	
				17,489,592 05
Balance being excess of Revenue over Expenditure carried to Consolidated Fund.....				57,684,447 15
				436,292,184 41

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OF CANADA

REVENUE ACCOUNT

MARCH 31, 1921

REVENUE

Ordinary

Customs,	per schedule M.M.\$	163,266,803	95	
Excise,	" N.N..	37,118,366	69	
Post Office,	" O.O..	26,706,198	46	
Public Works,	" P.P..	868,993	94	
War Tax Revenue,	" Q.Q..			
Inland Revenue.....		78,803,099	18	
Income Tax.....		46,381,824	31	
Business Profits Tax.....		40,841,401	25	
Miscellaneous.....		2,359,002	76	
Miscellaneous Revenue,	" R.R..	38,040,846	06	
				<hr/> 434,386,536 60

Special

Miscellaneous Revenue—Special contributions for war purposes 1,905,647 81

436,292,184 41

12 GEORGE V, A. 1922

CONDENSED CASH

YEAR ENDED

RECEIPTS

	\$	cts.
Balance from fiscal year 1919-20—		
Banks in Canada.....	\$ 144,114,801	51
Bank of Montreal, London.....	14,749,846	32
	<hr/>	
	\$ 158,864,647	83
LESS—Bank of Montreal, New York..	2,212,098	39
	<hr/>	
	\$ 156,652,549	44
Specie Reserve.....	21,107,770	29
Advances to Provinces, Banks, etc., per		
Schedule 1.....	18,667,997	00
Advances to Imperial and Foreign Govern-		
ments, per Schedule 2	23,764,892	39
Miscellaneous Current Accounts, per Schedule 3.....	57,186,255	62
Military Property and Stores, per Schedule 4.....	7,355	85
Bank Circulation Redemption Fund.....	352,949	61
Insurance and Superannuation Funds, per Schedule 5.....	1,954,195	02
Trust Funds, per Schedule 6.....	1,573,102	47
Temporary Loans, per Schedule 7.....	1,973,000	00
Interest Due and Unpaid, per Schedule 8.....	4,885,887	35
Consolidated Fund—per Expenditure and Revenue Accounts	57,684,447	15
	<hr/>	
	\$ 345,810,402	19
	<hr/>	

NOTE.—Where there have been both Receipts and Disbursements affecting any of the above indicated Accounts, the net amount only is shown.

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STATEMENT

MARCH 31, 1921.

PAYMENTS

Soldier Land Settlement Loans, per Schedule 9.....	\$	26,629,584	76
Capital Accounts—			
Public Works, Canals, per Schedule 10.\$	5,450,005	68	
Public Works, Railways, per Schedule 11	7,002,992	64	
Public Works, Miscellaneous, per Schedule 12.....	27,559,808	90	
	—\$	40,012,807	22
Railway Accounts, (Loans non-active), per Schedule 13.....	109,650,011	11	
Miscellaneous Investments, (Non-active), per Schedule 14...	334,913	85	
Dominion Notes.....	34,049,907	00	
Post Office Account, Money Orders, Postal Notes, etc.	965,001	60	
Savings Bank Deposits, per Schedule 15.....	3,174,004	34	
Contingent Funds, per Schedule 16.....	514,272	18	
Loan Accounts (Funded Debt), per Schedule 17	80,302,599	72	
Balance to fiscal year 1921-22—			
Banks in Canada.....	28,580,417	90	
Bank of Montreal, London.....	883,851	27	
Bank of Montreal, New York.....	20,713,031	24	
	—\$	50,177,300	41
		\$	345,810,402 19

12 GEORGE V, A. 1922

SCHEDULES TO BALANCE SHEET

	\$	cts.	\$	cts.	\$	cts.
SCHEDULE "A"						
<i>Advances to Provinces, Banks, etc., secured—</i>						
Province of Ontario Loan (O.C.P.C. 77, Jan. 9, 1918).....	2,000,000	00				
Province of Saskatchewan, Loans to Farmers (O.C.P.C. 1810, July 19, 1918).....	1,000,000	00				
Province of Manitoba, Loans to Farmers.....	500,000	00				
Province of British Columbia (Housing Scheme).....	1,361,500	00				
Province of Manitoba.....	1,580,000	00				
Province of New Brunswick.....	1,220,000	00				
Province of Nova Scotia.....	600,000	00				
Province of Ontario.....	8,750,000	00				
Province of Quebec.....	1,146,700	00				
Loans to Banks, "Finance Act, 1914".....	84,632,875	00				
Loans to Banks, (on call).....	2,040,000	00				
Central Canada Loan and Savings Co.....	250,000	00				
Huron and Erie Mortgage Corporation.....	1,500,000	00				
National Trust Company, Limited.....	300,000	00				
Victoria Loan and Savings Co.....	100,000	00				
Waterloo County Loan and Savings Company.....	200,000	00				
Montreal Harbour Commission.....	28,940,000	00				
Montreal Turnpike Trust.....	133,255	92				
St. John Bridge and Railway Extension Co.....	433,900	00				
City of Edmonton (Soldiers' Civil Re-establishment.).....	200,000	00				
Vancouver Harbour Commission.....	857,900	00				
Victoria Shipowners Ltd.....	604,753	00				
Southern Alberta Land Co.....	354,212	63				
					138,705,096	55
SCHEDULE "B"						
<i>Advances to Imperial and Foreign Governments—</i>						
Imperial Government Account.....	141,414,441	99				
Italian Government.....	6,004,003	72				
Belgian Government.....	1,762,789	64				
Belgian Government (sale of horses).....	4,528,336	00				
French Government.....	5,692,979	80				
Greek Government.....	7,520,473	17				
Roumanian Government.....	20,449,182	97				
Russian Government.....	36,098	07				
					187,408,305	36
SCHEDULE "C"						
<i>Soldiers' Land Settlement Loans—</i>						
Loans to Soldiers for Settlement of Land, etc.....	69,448,863	19				
Suspense Account re Indian Lands and Wagons.....	432,283	24				
			69,881,146	43		
Less Reserve re Doukhabor Lands.....			514,929	24		
					69,366,217	19
SCHEDULE "D"						
<i>Miscellaneous Current Accounts—</i>						
Advances to Royal Mint—Gold Purchase Account.....			955,075	97		
" " Silver Purchase Account.....			1,341,122	52		
" " Copper Purchase Account.....			40,019	96		
Bank of England—Suspense.....			61,714	08		
Bank of Montreal, Provincial Notes Suspense.....			28,431	33		
British Guiana "Special".....			462	33		
Board of Grain Commissioners Advances under Canada Grain Act.....			141,557	80		
Canadian Government Railways "Open Accounts".....			14,760,603	89		
" " "Stores".....			9,757,420	40		
High Commissioner's "Suspense".....			4,230	95		
King's Printer Advance Stationery.....			237,255	36		
Carried forward.....			27,327,896	59		

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SCHEDULES TO BALANCE SHEET—Continued

	\$	cts.	\$	cts.	\$	cts.
Brought forward.....			27,327,896	59		
SCHEDULE "D"—Concluded.						
Miscellaneous Current Accounts—Con.						
Saskatchewan Government Seed Grain, Advances of 1908.....			115,210	28		
Seed Grain and Relief, Department of Interior.....			4,359,858	93		
Seed Grain Advances, Department of Agriculture.....			115,682	68		
Sterling Notes "Suspense".....			7,097	50		
St. John and Quebec Railway, "Stores".....			2,590	94		
Victory Loan 1917 Interest, Suspense.....			38	48		
1918.....			4,626	56		
Unpaid Coupons—New York Loans "Suspense".....			53,338	50		
SCHEDULE "E"					31,986,340	46
Public Works (Canals)—						
Burlington Bay Canal.....			308,328	32		
Chambly Canal, River Richelieu.....			580,092	59		
Improvement of Trent Canal.....			559,067	70		
Lachine Canal.....			11,142,580	65		
Lake St. Peter.....			1,164,235	08		
Murray Canal.....			1,248,946	71		
Ottawa Works.....			6,875,244	17		
Quebec Canals.....			34,841	69		
Sault Ste. Marie Canals.....			4,935,809	42		
St. Lawrence Canals.....			34,145,085	97		
St. Ours Locks.....			5,690	91		
St. Peters Canal.....			492,023	82		
Tay River Navigation.....			615,550	17		
Trent River Navigation.....			18,344,206	93		
Welland Canal.....			29,396,775	66		
Welland Ship Canal.....			25,121,172	69		
Miscellaneous.....			125	00		
SCHEDULE "F"					134,969,877	48
Public Works (Railways)—						
Cape Breton Railway.....			103,753	42		
Caraquet and Gulf Shore Railway.....			150,000	00		
Digby and Annapolis Railway.....			660,683	09		
Intercolonial Railway.....			120,220,732	24		
Elgin and Havelock Railway.....			33,530	00		
International Railway.....			2,681,377	35		
Lotbinière and Megantic Railway.....			336,875	00		
Prince Edward Island Railway.....			11,451,124	15		
National Transcontinental Railway.....			164,584,262	41		
New Brunswick and Prince Edward Island Railway.....			297,371	89		
Hudson Bay Railway.....			20,588,872	88		
New Cars for His Excellency the Governor General.....			71,533	82		
North Railway.....			250,000	00		
Quebec Bridge.....			21,707,069	19		
Miscellaneous.....			18,000	00		
Quebec and Saguenay Railway.....			6,892,575	85		
Canadian Government Railways.....			70,316,107	27		
St. Martins Railway.....			71,219	52		
Salisbury and Albert Railway.....			84,390	41		
York and Carleton Railway.....			13,500	00		
SCHEDULE "G"					420,532,923	49
Public Works (Miscellaneous)—						
Bare Point Breakwater.....			217,995	90		
Cape Tormentine Harbour.....			236,860	63		
Esquimalt Graving Dock.....			1,298,102	71		
Georgian Bay to Montreal Waterway Survey.....			918,796	85		
Government Buildings, Ottawa.....			24,646,323	81		
Carried forward.....			27,318,079	90		

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SCHEDULES TO BALANCE SHEET—*Continued*

	\$	cts.	\$	cts.	\$	cts.
Brought forward.....			27,318,079	90		
SCHEDULE "G"— <i>Concluded.</i>						
<i>Public Works (Miscellaneous)—Con.</i>						
Government Shipbuilding Programme.....	53,008,903	56				
Improvement to the St. Lawrence.....	25,141,630	67				
Kingston Graving Dock.....	556,589	35				
Land and Cable Telegraph Lines.....	348,320	77				
Lévis Graving Dock.....	971,592	58				
Montreal Harbour Improvements.....	1,060,342	83				
New Dominion Building, Toronto.....	1,166,646	95				
Port Arthur and Ft. William Harbour and River Kaministiquie.....	13,308,543	73				
Halifax Dry Dock.....	1,548,764	52				
Port Colborne Harbour.....	904,459	39				
Quebec Harbour Improvements.....	8,310,264	20				
Rainy River, Lock and Dam.....	133	80				
St. Andrews Rapids including Red River Improvements.....	1,569,845	74				
St. John Harbour Improvements.....	13,358,499	94				
Tiffin Harbour Improvements.....	481,621	59				
Vancouver Harbour.....	3,600,078	73				
Victoria Harbour, Ontario, Improvements.....	761,801	79				
Victoria Harbour, British Columbia, Improvements.....	5,131,024	94				
Yukon Territories Works.....	1,921,392	10				
Toronto Harbour.....	5,297,610	09			165,766,147	17
SCHEDULE "H"						
<i>Military Property and Stores—</i>						
Military Property and Stores.....			12,118,150	87		
Less.—Fort Osborne Barracks, Winnipeg.....	62,947	27				
St. Helen's Island Barracks Site.....	19,783	10				
Toronto Barracks Site.....	1,999	99				
Calgary Barracks (R.C.M. Police).....	155,583	60			240,313	96
					11,877,836	91
SCHEDULE "I"						
<i>Territorial Accounts—</i>						
North West Territories, Organization.....			1,460,000	00		
North West Territories, Purchase.....			1,460,000	00		
Expenses connected with North West Rebellion.....			826,077	87		
Dominion Lands to March 31st, 1911.....	10,425,395	92				
Less: Received from Dominion Lands.....	4,275,526	11	6,149,869	81	9,895,947	68
SCHEDULE "J"						
<i>Railway Accounts (Old)—</i>						
Canadian Pacific Railway.....			62,789,776	09		
Grand Trunk Railway Debenture Account.....			15,142,633	34		
Grand Trunk Railway Interest Account.....			10,457,458	01		
Grand Trunk Railway Special Account.....			7,302	18	88,397,169	62
SCHEDULE "K"						
<i>Railway Accounts (Loans Non-Active)—</i>						
<i>Canadian Northern Railway:—</i>						
Ontario, Interest Account (Sec. 10, Chap. 6, Acts 1911).....	2,396,099	68				
Interest Account (Chap. 20, Acts of 1914).....	5,294,000	02				
Loan Account 1914 (Chap. 4, Acts of 1915).....	10,000,000	00				
Loan Account 1916.....	15,000,000	00				
Purchase of Capital Stock (Chap. 24, Acts of 1917, Sec. 4, Sub-sec. 3).....	10,000,000	00				
Carried forward.....	42,690,099	70				

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SCHEDULES TO BALANCE SHEET—Continued

	\$	cts.	\$	cts.	\$	cts.
Brought forward.....	42,690,099	70				
SCHEDULE "K"—Concluded.						
<i>Railway Accounts, (Loans Non-Active)—Concluded.</i>						
<i>Canadian Northern Railway—</i>						
Acquisition of Capital Stock Legislation 1917 (7-8 George V, Chap. 24).....	25,000,000	00				
Loan on account of Interest and Equipment (Act. No. 1, Legislation of 1918).....	25,000,000	00				
Loan under authority of Vote 108, Appropriation Act. No. 4, 1919.....	35,000,000	00				
Loan under authority of Vote 127, Appropriation Act, No. 4, 1920.....	48,611,077	00				
Loan under War Measures Act.....	4,731,522	64				
Special Account.....	280,999	83	181,313,699	17		
<i>Grand Trunk Railway:—</i>						
Interest Account, O.C. Sept., 1919.....	554,800	00				
Temporary Loan.....	593,733	33				
Loan under authority of Vote 478, Appropriation Act No. 4, 1920.....	26,469,867	56	27,618,400	89		
<i>Grand Trunk Pacific Railway:—</i>						
Prairie Section Loan Account (Chap. 19 of Acts of 1909).....	10,000,000	00				
Loan Account of 1913 (Chap. 23 of Acts of 1913).....	15,000,000	00				
Loan Account of 1914 (Chap. 4 of Acts of 1915).....	6,000,000	00				
3 per cent Mortgage Bonds (Chap. 24, 3-4 Geo. V 1913).....	33,093,333	23				
Interest Account, Appropriation Act No. 2, 1916.....	7,081,783	45				
Loan Account, Appropriation Act No. 4, 1917.....	5,038,053	72				
Loan Account, Appropriation Act, 1918.....	7,471,399	93				
Receiver Account, O.C. 26th March, 1919, P.C. 635.....	27,967,492	54				
Guaranteed Interest Account (Guaranteed by the Dom. of Canada).....	5,153,547	09				
Guaranteed Interest Account (Guaranteed by the Grand Trunk Railway).....	535,124	88	117,340,734	84		
<i>Loans to Railways:—</i>						
Purchase of Railway Equipment, Chap. 38, Statutes 1918.....			56,295,751	63	382,568,586	53
SCHEDULE "L"						
<i>Miscellaneous Investments (Non-Active)—</i>						
Grand Trunk Railway Preference Stock.....			121,739	65		
Quebec Turnpike Trust Bond.....			20,000	00		
Earl of Selkirk Mortgage on property in Township of Moulton.....			13,900	00		
Quebec Harbour Debentures.....			11,133,550	58		
Three Rivers Harbour Debentures.....			79,542	20	11,368,732	43
SCHEDULE "M"						
<i>Savings Bank Deposits.—</i>						
Post Office Savings Banks.....			29,010,619	23		
Dominion Government Savings Banks.....			10,150,188	98	39,160,808	21
SCHEDULE "N"						
<i>Insurance and Superannuation Funds—</i>						
Government Annuities.....			4,366,993	32		
Insurance Fund, Civil Service.....			1,125,399	95		
Returned Soldiers' Insurance.....			87,978	69		
Retirement Fund.....			7,592,095	18		
Superannuation Fund No. 2.....			1,175,698	29	14,348,165	43

SCHEDULES TO BALANCE SHEET—*Continued*

	\$	cts.	\$	cts.	\$	cts.
SCHEDULE "O"						
<i>Trust Funds—</i>						
Alberta School Lands.....			146	38		
Common School Fund.....			2,650,909	84		
Canadian Military Canteen Funds.....			929,966	07		
Contractors' Securities.....			813,650	99		
Decayed Pilots' Fund.....	71,560	32				
Less Amount invested in Bonds (See Appendix No. 17)...	66,000	00	5,560	32		
Empress of Ireland Relief Fund.....			1,073	48		
St. John Pilots Superannuation Fund.....			670	74		
Halifax Pilots Fund.....	48,554	68				
Less Amount invested in Bonds (See Appendix No. 18)...	43,893	33				
			4,661	35		
Indian Funds.....			11,459,025	99		
Intercolonial & P.E.I. Railway Employees Provident Fund.....			587,879	78		
Manitoba School Lands.....			538,	31		
Militia and Defence Regimental Funds.....			88,132	05		
Military Estates No. 1.....			199,661	83		
" No. 2.....			24,269	63		
Pelagic Sealing Fund.....			375,084	32		
Saskatchewan School Lands.....			1,410	99		
Strathcona Trust Fund.....			500,000	00	17,642,642	07
SCHEDULE "P"						
<i>Contingent Funds—</i>						
Banque du Peuple.....			14,390	85		
Banque St-Hyacinthe.....			7,492	00		
Banque St. Jean.....			1,982	23		
Banque Ville Marie.....			4,549	59		
Bank of Yarmouth.....			904	82		
Central Bank.....			2,225	94		
Commercial Bank of Manitoba.....			6,460	56		
Ontario Bank.....			22,161,	56		
St-Stephens Bank.....			11,577	67		
Land Assurance Fund.....			8,940	12		
Soldiers' Civil Re-establishment Fund No. 1.....			249,123	02		
" " No.2.....			63,297	46		
Suspense re Liquidation.....			35,039	32		
Unclaimed Cheques, C. G. Railways.....			1,269	54		
Railways and Canals, Suspense.....			5,125	32		
Suspense (Per Appendix No. 3).....			1,159,359	48	1,593,899	48
SCHEDULE "Q"						
<i>Province Accounts—</i>						
Province of British Columbia Debt Account.....			583,021	40		
Province of Manitoba Debt Account.....			3,578,941	20		
Province of Nova Scotia Debt Account.....			1,055,924	25		
Province of New Brunswick Debt Account.....			529,299	39		
Province of Ontario Debt Account (47 Vic., C. 4).....			2,848,289	52		
Province of Prince Edward Island Debt Account.....			775,791	83		
Province of Quebec Debt Account (47 Vic., C. 4).....			2,549,213	61		
			11,920,481	20		
Less: Province of Nova Scotia Suspense Account.....	40,315	94				
Province of Prince Edward Island Land Account.....	782,402	33				
Province of Quebec Debt Account.....	1,473,609	63	2,296,327	90	9,624,153	30

SESSIONAL PAPER No. 2

SCHEDULES TO BALANCE SHEET—Continued

	\$	cts.	\$	cts.	\$	cts.
SCHEDULE "R"						
<i>Miscellaneous Current Accounts—</i>						
Canada Registration Board.....			907	25		
Canadian Trade Commission.....			53,202	24		
City of Edmonton re Rent of Hospital (S.C.R.).....			30,600	54		
Internment Operations.....			51,281	41		
Prisoners of War.....			118,071	69		
St. John and Quebec Railway (Open Accounts).....			54,022	26		
Victory Loan 1917, Halifax Subscriptions.....			370	00		
Victory Loan 1917, at credit of Subscribers in arrears.....			107,265	78		
Victory Loan 1918, at credit of Subscribers in arrears.....			72,898	08		
Victory Loan 1919, at credit of subscribers in arrears.....			2,189,155	88		
Victory Loan 1917 Canvassers Suspense.....			707	18		
Victory Loan 1918 Canvassers Suspense.....			546	14		
Victory Loan 1919 Canvassers Suspense.....			594	31		
Unpaid Debentures.....			973	33		
Unpaid Warrants.....			49	36	2,680,645	45
SCHEDULE "S"						
<i>Temporary Loans—</i>						
New York Loans.....			15,015,000	00		
Temporary Loans.....			75,820,000	00		
					90,835,000	00
SCHEDULE "T"						
<i>Funded Debt—</i>						
<i>Payable in Canada—</i>						
Provincial Notes, Nova Scotia.....			39,198	65		
Unpaid Warrants, Prince Edward Island.....			549	59		
Compensation to Seigneurs.....			15,708	81		
Compensation to Townships.....			153	00		
Province of New Brunswick, 6 p. c. Loan Debentures.....			600	00		
Province of Canada, 5 p. c. Loan Debentures.....			400	00		
Dominion Stock, issue A, 6 per cent.....			8,000	00		
“ “ “ A, 3½ per cent.....			12,536	67		
“ “ “ B, 3½ “.....			56,300	00		
“ “ “ C, 3½ “.....			48,666	67		
“ “ “ F, 3½ “.....			60,800	00		
Debenture Stock, 5 p. c. 1919.....			25,300	00		
“ “ “ 5 p. c. 1922 School Lands.....			22,640,000	00		
“ “ “ 5½ p. c. 1919.....			3,200	00		
“ “ “ 5½ p. c. 1921.....			363,250	00		
War Savings Certificates.....			848,984	10		
Dominion of Canada Savings Certificates.....			3,335,605	50		
War Savings and Thrift Stamps.....			2,102,152	69		
Dominion of Canada War Loan, 1915–1925, 5 per cent.....			42,014,500	00		
“ “ “ 1916–1931, 5 per cent.....			52,931,600	00		
“ “ “ 1917–1937, 5 per cent.....			90,166,900	00		
Victory Loan 1917, 5½ per cent, due 1922.....	182,835,500	00				
Victory Loan 1917, 5½ per cent, due 1927.....	63,437,250	00				
Victory Loan 1917, 5½ per cent, due 1937.....	236,298,850	00				
			482,571,600	00		
Victory Loan 1918, 5½ per cent, due 1923.....	172,392,900	00				
Victory Loan 1918, 5½ per cent, due 1933.....	446,712,150	00				
			619,105,050	00		
Victory Loan 1919, 5½ per cent, due 1924.....	107,934,300	00				
Victory Loan 1919, 5½ per cent, due 1934.....	498,370,250	00				
			606,304,550	00		
Bond Loan, 3½ per cent, 1925–1928.....			2,000	00		
Bond Loan, 4½ per cent, 1925–1945.....			65,207,351	17		
			1,989,862,956	85		
<i>Less Sinking Funds:</i>						
War Loan, 1915–1925.....	504,500	00				
“ 1916–1931.....	489,300	00				
“ 1917–1937.....	374,800	00				
			1,368,600	00		
					1,988,494,356	85
Carried forward.....					1,988,494,356	85

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SCHEDULES TO BALANCE SHEET—*Concluded*

	\$	cts.	\$	cts.	\$	cts.
Brought forward.....					1,988,494,356	85
SCHEDULE "T"— <i>Concluded</i>						
<i>Funded Debt—(Concluded)</i>						
Payable in London—						
3½ per cent, Loan, 1884.....	23,467,206	27				
3½ " " Canadian Pacific Railway Land Grant.....	15,056,006	66				
3½ " " 1930-1950.....	137,058,841	00				
3 " " 1888.....	8,071,230	16				
3 " " 1892.....	18,250,000	00				
3 " " 1894.....	10,950,000	00				
2½ " " 1897.....	4,888,185	64				
4 " " 1940-1960.....	93,926,666	66				
4½ " " 1920-1925.....	24,333,333	33				
			336,001,469	72		
LESS Sinking Funds:						
Loan of 1884.....	9,535,771	16				
3½ per cent, Loan 1930-1950.....	11,026,169	82				
4 per cent, Loan 1940-1960.....	4,561,438	14				
Sinking Funds Cash.....	543,094	48				
			25,666,473	60		
					310,334,996	12
Payable in New York—						
5 per cent, Bond Loan 1915-1935.....			874,000	00		
5 per cent, Public Service Loan 1916.....			75,000,000	00		
5½ per cent, Bond Loan, 1919-1929.....			60,000,000	00		
					135,874,000	00
					2,434,703,352	97
SCHEDULE "U"						
<i>Interest accrued and unpaid—</i>						
Unpaid Coupons.....			4,981,760	25		
Unpaid Dividends (New York Loans).....			85,732	50		
" " British Columbia.....			33	67		
" " Canada.....			4,663	18		
" " Dominion Stock.....			4,035	83		
" " New Brunswick.....			1,279	00		
" " Nova Scotia.....			795	80		
" " Prince Edward Island.....			867	25		
" " 3 per cent, Loan of 1894.....			21	15		
					5,079,188	63
SCHEDULE "V"						
<i>Guaranteed Securities—</i>						
	£	s. d.	\$			
1. Canadian Northern Railway Co.....	1,923,287-0	0	9,359,996	73		
2. Canadian Northern Railway Co.....	1,622,586-19	9	7,896,590	00		
3. Canadian Northern Ontario Ry.....	7,350,000-0	0	35,770,000	00		
4. Canadian Northern Alberta Ry.....	647,260-5	6	3,150,000	00		
5. Grand Trunk Pacific Railway.....	7,200,000-0	0	35,040,000	00		
6. Canadian Northern Alberta Railway.....	733,561-12	10	3,570,000	00		
7. Canadian Northern Railway Co.....			45,000,000	00		
8. Grand Trunk Pacific Railway.....			16,000,000	00		
9. Canadian Northern Railway Co.....			25,000,000	00		
10. Grand Trunk Railway Co.....			25,000,000	00		
11. Canadian Northern Railway.....	1,049,800-0	0	5,109,026	66		
12. Canadian Northern Railway.....			12,000,000	00		
					\$222,895,613	39

NOTE.—For particulars of the above guarantees see preface.

SESSIONAL PAPER No. 2

ORDINARY EXPENDITURE, 1920-21
SCHEDULE "A.A"—INTEREST ON PUBLIC DEBT

To Whom Paid	Description	Time for Which Interest was Paid	Date to Which Interest was paid	Rate of Interest	Amount of Principal	Interest Paid	Total
				p.c.	\$	\$	\$
					cts.	cts.	cts.
Bank of Montreal	<i>FUNDED</i>						
	<i>Debentures and Inscribed Stock Payable in London</i>						
	Loan of 1884 unguaranteed.....	1 year.....	Dec. 1, 1920.....	3½	23,467,206 27	821,352 20	
	" " 1888.....	1 ".....	Jan. 1, 1921.....	3	8,071,230 16	242,136 00	
	" " 1892.....	1 ".....	Jan. 1, 1921.....	3	18,250,000 00	547,500 00	
	" " 1894.....	1 ".....	Jan. 1, 1921.....	3	10,950,000 00	328,500 00	
	" " 1897.....	1 ".....	April 1, 1921.....	2½	4,888,185 64	122,204 63	
	" " 1930-50.....	1 ".....	Jan. 1, 1921.....	3½	137,658,811 00	4,797,059 42	
	" " 1940-60.....	1 ".....	April 1, 1921.....	4	93,926,666 66	3,757,066 66	
	" " 1920-25 Bonds unguaranteed.....	1 ".....	Nov. 1, 1920.....	4½	24,333,333 33	1,095,000 00	
Sundry Persons.	Canadian Pacific Ry. Land Grant Loan unguaranteed.....	1 ".....	Jan. 1, 1921.....	3½	15,056,006 66	526,960 22	12,237,780 03
	<i>Payable in Canada</i>						
	Stock A.....	1 ".....	April 1, 1921.....	6	8,000 00	480 00	
	" " A.....	1 ".....	Nov. 1, 1920.....	3½	12,836 67	449 28	
	" " B.....	1 ".....	May 1, 1920.....	3½	61,500 00	939 28	
	" " B.....	1 ".....	Nov. 1, 1920.....	3½	59,100 00		
	" " B.....	Various.....		2½			
	" " C.....	1 year.....	Nov. 1, 1920.....	3½	48,666 67	2,141 26	
	" " F.....	1 ".....	Jan. 1, 1921.....	3½	60,800 00	1,703 34	
	War Loan 1915-25.....	1 year.....	Dec. 1, 1920.....	5	42,014,500 00	2,132,725 60	
Imperial Government	" " 1916-31.....	1 year.....	April 1, 1921.....	5	52,931,600 00	2,505,853 10	
	" " 1917-37.....	1 ".....	Mar. 1, 1921.....	5	90,166,900 00	4,689,061 20	
	Victory Loan 1917.....	1 ".....	Dec. 1, 1920.....	5½	28,063,879 01	28,063,879 01	
	" " 1918.....	1 ".....	Nov. 1, 1920.....	5½	36,443,831 52	36,443,831 52	
	" " 1919.....	1 ".....	Nov. 1, 1920.....	5½	33,029,038 29	33,029,038 29	
	Loan of 1925-28.....	1 ".....	Mar. 1, 1921.....	3½	2,000,000 00	70,000 00	
	" " 1925-45.....	1 ".....	Dec. 1, 1920.....	4½	65,207,351 17	2,934,330 80	
	Less—Interest collected from subscribers to Victory Loan 1918.....				3,966 04	110,875,621 32	
	Interest collected from subscribers to Victory Loan 1919.....				805,504 74	809,470 78	110,066,150 54
	Carried forward.....						122,303,930 57

[illegible]

*Balance March 31, 1921.

ORDINARY EXPENDITURE, 1920-21—Continued

	\$	cts.	\$	cts.	\$	cts.
SCHEDULE "B.B."						
<i>Agriculture—</i>						
Experimental Farms—Maintenance of Central Farm and maintaining of additional branch stations.....			1,197,350	88		
Branch of Entomology.....			17,977	20		
Administration and enforcement of the Destructive Insect and Pest Act.....			156,483	55		
Development of the dairying industries and the improvement of transportation, sale and trade in food products.....			154,570	31		
Fruit Branch.....			121,808	88		
Towards the encouragement of cold storage warehouses for the better preservation and handling of perishable food products.....			4,920	00		
Health of Animals.....			793,518	85		
Administration and enforcement of the Meat and Canned Food Act.....			492,447	42		
Publications Branch.....			30,388	90		
International Institute of Agriculture, to assist in maintenance thereof, and provide for representation thereat.....			9,183	44		
Development of the Live Stock Industry.....			921,835	49		
To enforce the Seed Act, to test seed for farmers and seed merchants, to encourage the production and use of superior seeds, and to encourage the production of farm and garden crops.....			206,650	03		
Administration and carrying out of the provisions of the Agricultural Instruction Act.....			6,814	19		
The Agricultural Instruction Act "Statutory".....			1,053,421	48		
Establishment of an Experimental Station at Swift Current, Saskatchewan.....			7,071	10		
Assistance in transportation of feed for live stock, hay, and haying outfits in the drouth areas of the western provinces.....			309,942	54		
					5,489,384	26
SCHEDULE "C.C."						
<i>PUBLIC WORKS INCOME—</i>						
<i>Public Buildings.</i>						
<i>Nova Scotia—</i>						
Amherst Drill Hall—Grading, paving, etc.....		67	24			
Annapolis—To repair and rehabilitate Public Building damaged by fire.....		19,999	32			
Halifax Dominion Buildings—Improvements, repairs, etc.....		7,008	35			
Halifax Quarantine Station—Repairs and Improvements.....		1,774	87			
Halifax Post Office—Alterations to fittings.....		4,210	00			
Sydney Quarantine Station—Repairs and Improvements.....		248	62			
Yarmouth—Public Building—Restoration and Alteration after damages by fire and construction of addition.....		27,120	02			
				60,428	42	
<i>New Brunswick—</i>						
Moncton—Additional accommodation for Post Office..		1,790	00			
St. John—Dominion Buildings—Improvements, etc..		7,048	01			
St. John Post Office—Repairs and renewals to heating system.....		3,188	56			
St. John Quarantine Station on Partridge Island—Rebuilding detention building destroyed by fire..		2,862	00			
St. John Quarantine Station—Partridge Island—New buildings, repairs, and improvements.....		24,870	67			
St. John —Immigration Building—Alterations and improvements to heating system.....		7,054	46			
				46,813	70	
Carried forward.....				107,242	12	

SESSIONAL PAPER No. 2

ORDINARY EXPENDITURE, 1920-21—Continued

	\$	cts.	\$	cts.	\$	cts.
Brought forward.....			107,242	12		
SCHEDULE "C.C."—Continued.						
PUBLIC WORKS INCOME—Continued.						
Public Buildings—Continued.						
Maritime Provinces Generally—						
Dominion Public Buildings—Improvements, repairs, etc.....			23,268	26		
Quebec—						
Dominion Public Buildings—Improvements, repairs, etc.....	25,042	42				
Granby—Public Building—Alterations and improve- ments.....	17,911	55				
Grosse Isle Quarantine Station—New Buildings and repairs.....	10,704	29				
Maisonneuve Postal Station—Exchequer court award..	5,580	77				
Montreal—Dominion Buildings—Improvements, repairs, etc.....	30,002	29				
Montreal General Post Office—Improvements.....	28,830	93				
Montreal—Examining Warehouse—Repairs.....	965	00				
Quebec—Reconstruction of Store building on Marine Wharf.....	8,400	50				
			127,437	75		
Ontario—						
Dominion Public Buildings—Improvements, repairs, etc.....	34,974	48				
Belleville Public Building—Improvements to heating system.....	3,000	00				
Deseronto Public Building—Installation of electric light.....	1,271	88				
Galt—Public Building—Addition.....	163	45				
Hamilton Post Office—Improvements.....	442	01				
Hamilton—Postal Station "B".....	25,074	96				
Kingston R.M.C.—Enlargement of Educational block..	201,359	51				
Kingsville—Public Building.....	2,000	00				
Lindsay—Post Office fittings.....	17	83				
Oshawa—New public building.....	3,286	24				
Ottawa—Departmental buildings—To connect with Central Heating plant.....	17,499	86				
Ottawa—Departmental buildings—Fittings, etc.....	75,082	61				
Ottawa—Printing Bureau—Passenger elevator and additions and improvements to buildings.....	121,932	39				
Ottawa—Departmental Buildings—Eastern Block— repairs and alterations.....	9,497	93				
Ottawa—Dominion Observatory—Improvements.....	1,682	76				
Ottawa—Government's share of cost of paving St. Patrick St. from Sussex St. to Mackenzie Ave....	492	00				
Ottawa—Local Improvements on Carling Ave. oppo- site Central Experimental Farm.....	3,404	90				
Ottawa—Victoria Memorial Museum—Restoration for Dept. of Mines.....	14,299	48				
Ottawa—Partial Reconstruction of Ore Dressing plant destroyed by fire.....	5,999	70				
Ottawa—Government's share of cost of paving Elgin Street fronting Cartier Square and Victoria Memorial Museum.....	2,602	43				
Ottawa—Post Office Improvements.....	11,899	12				
Ottawa—Royal Mint—To install an underground service for auxiliary electric power between the Printing Bureau and the Mint.....	3,825	70				
Ottawa—Royal Mint—Two additional coining presses..	12,225	20				
Ottawa—National Gallery—Victoria Memorial Mu- seum—Restoration.....	19,949	51				
Pembroke—Public Building—Tower and Clock.....	4,615	80				
Carried forward.....	576,599	75	257,948	13		

ORDINARY EXPENDITURE, 1920-21—Continued

	\$	cts.	\$	cts.	\$	cts.
Brought forward.....	576,599	75	257,948	13		
SCHEDULE "C.C."—Continued.						
PUBLIC WORKS INCOME—Continued.						
Public Buildings—Continued.						
Ontario—Con.						
St. Catharines—Public Building—Repairs and Im-	4,081	16				
provements.....	2,793	00				
Sudbury—Public Building—Improvements.....						
Sault Ste. Marie—Public Building—Repairs and	2,098	08				
Improvements.....	5,006	20				
St. Thomas—Public Building—Improvements.....						
St. Thomas—Public Building—Government's share	1,230	71				
of cost of asphalt pavement on Talbot St.....						
Toronto Dominion Buildings—Improvements, repairs,	25,001	59				
etc.....	374,045	31				
Toronto—Postal Station "A"—To complete.....						
Welland—Public Building—Alterations and Improve-	1,583	30				
ments.....			992,439	10		
Manitoba—						
Dominion Public Buildings—Improvements, repairs,	8,262	00				
etc.....						
Dauphin—Public Building—Improvements to heating	3,533	20				
system.....	5,549	55				
Winnipeg—Customs Building—New boilers.....						
Portage la Prairie—Enlargement and improvement of	28,943	09				
public building.....						
Winnipeg Dominion Buildings—Improvements, repairs	19,998	94				
etc.....	1,598	94				
Winnipeg Immigration Buildings—Improvements.....	27,392	78				
Winnipeg Postal Station "A"—Improvements.....			95,278	50		
Saskatchewan—						
Dominion Public Buildings—Improvements, repairs,	17,024	32				
etc.....						
Humboldt—Government's share of cost of local	920	03				
improvements.....						
Indian Head—Forestry Branch, Dept. of Interior—	10,513	20				
Buildings.....						
Regina—Alterations and fittings for office of Assistant	1,946	54				
Receiver General.....			30,404	09		
Alberta—						
Athabaska Public Building—Repairs.....	1,073	40				
Calgary Dominion Buildings—Improvements, repairs,	5,166	14				
etc.....	379	92				
Calgary Public Building—Exchequer Court award.....	89	00				
Coutts—Immigration Building—Improvements.....						
Dominion Public Buildings—Improvements, repairs,	10,923	73				
etc.....	1,151	25				
Edmonton—Immigration Hall No. 1—Repairs.....						
Edmonton Public Building—Alterations for Post Office	948	82				
accommodation.....						
Red Deer—Alterations to old Court House for Post	11,000	58				
Office accommodation.....			30,732	84		
British Columbia—						
Naas River—Residence for Fisheries Overseer.....	1,700	00				
Dominion Public Buildings—Improvements, repairs,	11,105	62				
etc.....						
Vancouver—Dominion buildings—Improvements,	10,020	13				
repairs, etc.....	22,825	75	1,406,802	66		
Carried forward.....						

SESSIONAL PAPER No. 2

ORDINARY EXPENDITURE, 1920-21—*Continued*

	\$	cts.	\$	cts.	\$	cts.
Brought forward.....	22,825	75	1,406,802	66		
SCHEDULE "C.C"— <i>Con.</i>						
PUBLIC WORKS INCOME— <i>Continued.</i>						
Public Buildings— <i>Concluded.</i>						
British Columbia— <i>Con.</i>						
Victoria—Old Post Office—Taxes due City for 1919..	1,640	73				
Williams Head Quarantine Station—Land—including interest at 5% from date of expropriation.....	5,421	92				
Williams Head Quarantine Station—Repairs and improvements to existing buildings, fittings, etc.	2,778	23				
Williams Head Quarantine Station—Water Supply...	3,238	04				
Generally—			35,904	67		
Experimental Farms—New Buildings and Improvements, renewals and repairs, etc., in connection with existing buildings, fittings, etc.....	199,892	05				
Flags for Dominion Public Buildings.....	1,119	29				
Dominion Public Buildings—Generally.....	29,756	60				
Royal Canadian Mounted Police Buildings.....	150,776	90				
Public Buildings Generally—Exchequer Court Award.	1,835	19				
			383,380	03		
RENTS, REPAIRS, FURNITURE, HEATING, ETC.—					1,826,087	36
Ottawa Public Buildings—						
Dominion Observatory and Geodetic Survey Building						
—Maintenance of Grounds, etc.....	4,158	37				
Elevator Attendants.....	63,183	66				
Water.....	55,041	38				
Lighting, including roads and bridges.....	88,696	98				
Heating, including salaries of engineers, firemen and watchmen.....	640,262	10				
Departments Generally—Care and cleaning of Departmental buildings, including amount of \$100 to E. Snowden for firing room gun.....	372,922	25				
Repairs, furniture, grounds, snow and street maintenance, etc.....	591,641	52				
Rideau Hall (including grounds) improvements, furniture, maintenance, etc.....	49,946	26				
Rideau Hall—Allowance for fuel and light.....	17,000	00				
Telephone Service.....	88,500	00				
			1,971,352	52		
Dominion Public Buildings—						
Dominion Immigration Buildings—Repairs, furniture, etc.....	15,125	18				
Dominion Quarantine Station—Maintenance.....	1,407	45				
Fittings, General Supplies and furniture.....	74,912	40				
Heating.....	445,845	11				
Lighting.....	179,588	03				
Power for running elevators, stamp cancelling machines, etc.....	73,838	95				
Rents.....	1,038,667	68				
Salaries of Caretakers, Engineers, firemen, etc.....	698,820	02				
Supplies for Caretakers, etc.....	30,058	19				
Water.....	55,123	99				
Yukon—Public Buildings—Rents, Repairs, fuel, light, water service and caretakers' salaries.....	39,432	35				
Victoria, B.C.—Astrophysical Observatory—(Little Saanich Mountain)—Maintenance, repairs, etc.....	2,212	18				
			2,655,031	53		
Harbours and Rivers—					4,626,384	05
Nova Scotia—						
Arisaig—Repairs to wharf.....	437	63				
Advocate—Repairs to wharf.....	2,601	33				
Avonport—Repairs to wharf.....	1,379	83				
Carried forward.....	4,418	79			6,452,471	41

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ORDINARY EXPENDITURE, 1920-21—Continued

	\$	cts.	\$	cts.	\$	cts.
Brought forward.....	4,418	79			6,452,471	41
SCHEDULE "C.C."—Continued						
PUBLIC WORKS INCOME—Continued						
Harbours and Rivers—Continued						
Nova Scotia—Con.						
Battery Point—Repairs to breakwater.....		149	00			
Battery Point—Breakwater extension.....		778	81			
Boisdale—Wharf.....	2,665	61				
Bailey's Brook—Extension to pier.....		375	37			
Barrington's Cove—Sydney Mines—Repairs to wharf.....	1,399	99				
Barrington Passage—Wharf.....	4,169	10				
Bass River—Wharf.....	1,071	65				
Bear Cove (Digby)—Breakwater improvements.....		532	99			
Bear Cove (Halifax)—Reconstruction of skidway and shed.....	1,202	42				
Belliveau's Cove—Repairs to breakwaters.....		800	00			
Burlington Centre—Repairs to wharf.....	1,572	69				
Bayfield—Repairs to breakwater.....	1,170	13				
Chimney Corner—In full and final settlement of claim of Thomas D. Morrison in connection with his contract for wharf.....		867	92			
Cow Bay (Port Morien)—Repairs to breakwater.....	5,984	12				
Caldwell's Cove—To repair breakwater.....		832	47			
D'Escousse—Repairs to wharf.....		751	07			
Devil's Island—Repairs to breakwater.....	5,910	21				
Digby—Repairs to pier.....	4,984	06				
Druin Head—Repairs to breakwater.....	1,177	70				
East Jordan—Repairs to breakwater.....		567	40			
East Ferry—Repairs to wharf and removal of sand and gravel.....	1,400	00				
Eatonville—Repairing and rebuilding breakwaters..	3,479	54				
Eastern Passage—Beach protection and repairs to breakwater.....	3,835	56				
Friar's Head—Harbour improvements.....		78	31			
Feltzen South—Repairs to breakwater.....	1,198	05				
Freeport—Repairs to breakwater—Wharf.....	1,254	19				
Granville Centre—Repairs to wharf approach.....		853	40			
Gabarus—Breastwork.....	2,038	21				
Georgeville—Repairs to wharf.....		592	05			
Grosses Coques—Renewal of sea-wall.....	1,461	55				
Half Island Cove—Repairs to breakwater.....		294	42			
Hunt's Point—Reconstruction of beach protection....		600	59			
Harbours and Rivers Generally—Repairs and Improvements.....	35,836	23				
Harbourville—Repairs to breakwaters.....		797	87			
Irish Cove—Wharf reconstruction.....	2,911	86				
Inverness—Harbour improvements.....	6,934	99				
Johnston's Harbour—Repairs to wharf.....		700	02			
Kelly's Cove—To repair and strengthen breakwater..	3,785	22				
Ketch Harbour—Repairs to breakwater.....		566	38			
Larry's River—Repairs to breakwater.....		927	71			
Little Brook—Repairs to breakwater.....	1,320	30				
Litchfield—Groyne.....	2,178	35				
Livingston's Cove—Wharf extension.....	2,698	69				
Long Point (Craigmere)—Repairs to breakwater.....	1,049	32				
Lower L'Ardoise—Repairs to breakwater.....	1,246	64				
Maitland—Extension of ferry wharf.....	2,190	40				
Margaree—Repairs to breakwater.....	8,315	32				
Mabou Harbour—Repairs to jetties.....	1,597	50				
McKay's Point (Judique)—Repairs to breakwater....		956	79			
Meteghan—Breakwater extension.....	10,860	01				
McNair's Cove—Repairs to wharf.....	1,083	91				
Newport landing—Repairs to wharf.....		173	57			
New Harbour—Repairs to breakwater.....	1,786	60				
North Ingouish—Reconstruction of breakwater.....		109	25			
Carried forward.....	146,494	30			6,452,471	41

SESSIONAL PAPER No. 2

ORDINARY EXPENDITURE, 1920-21—*Continued*

	\$ cts.	\$ cts.	\$ cts.
Brought forward.....	146,494 30		6,452,471 41
SCHEDULE "C.C."— <i>Continued</i>			
PUBLIC WORKS INCOME— <i>Continued</i>			
Harbours and Rivers— <i>Continued</i>			
Nova Scotia—Concluded			
Ogilvie's—Repairs to breakwater.....	2,265 87		
Owl's Head—Repairs to wharf.....	4,509 96		
Parker's Cove—Repairs and renewals to breakwater..	1,816 83		
Port Greville—Repairs to beach protection.....	1,300 00		
Pleasant Harbour—Repairs to wharf.....	1,424 86		
Port Lorne—Breakwater repairs and renewals.....	10,539 92		
Port Maitland—Breakwater improvements.....	7,444 34		
Port Beckerton—Repairs to wharf.....	695 90		
Port George—Repairs to wharf and breakwater.....	1,653 38		
Portuguese Cove—Reconstruction of skidway, break- water repairs and renewals.....	785 52		
Port Hawkesbury—To complete repairs to wharf.....	2,894 93		
Port Hood—Wharf repairs and extension.....	91 75		
Sandy Cove—To repair and strengthen breakwater....	42 15		
Sanford—Repairs to breakwater.....	2,488 07		
Seaforth—Rebuilding part of breakwater.....	75 61		
Seaside—Repairs to wharf.....	879 71		
Shenacadie—Wharf.....	12,000 03		
Sober Island—Extension to wharf.....	5,994 13		
South Lake—Lakeville—Repairs to piers.....	1,181 10		
Spry Bay, Josie's—Repairs to wharf.....	2,633 46		
Summerville—Repairs to wharf.....	207 35		
Spencer's Island—Repairs to breakwater.....	596 32		
Tennycupe—Repairs to wharf.....	1,150 39		
The Wharves—Repairs to breakwater and shore pro- tection.....	709 00		
Three Fathom Harbour—Repairs to breakwater.....	961 27		
The "Points," West Bay—Repairs to wharf.....	651 26		
Upper Port Latour—Repairs to wharf.....	1,049 44		
Vogler's Cove—Repairs to wharf.....	908 30		
West Chezzetcook—Repairs to breakwater.....	113 20		
Westport—Repairs to wharf.....	3,995 61		
Yarmouth Bar—Repairs and improvements.....	3,857 34		
Wallace—Repairs to wharf.....	1,575 40		
West Arichat—Wharf repairs and improvements.....	1,973 03		
West Arichat—Repairs to breakwater.....	2,889 08		
Whycocomagh—Repairs to wharf.....	1,206 94		
		229,055 75	
Prince Edward Island—			
Annandale—Repairs to wharf.....	2,324 97		
Cape Traverse—Repairs to pier.....	1,512 58		
Graham's Pond—Repairs to breakwater.....	1,415 26		
Harbours and Rivers Generally—Repairs and im- provements.....	3,953 01		
Hickey's Wharf—Repairs and reconstruction.....	3,160 43		
Mimimigash Harbour—Reconstruction of breakwater..	2,686 76		
North Lake—Boat harbour.....	13,344 00		
Pinette—Reconstructing ice break.....	1,061 46		
Souris—To repair and strengthen breakwater.....	35,814 00		
St. Mary's Bay—Repairs to wharf.....	1,092 23		
St. Peter's Bay—Repairs to breakwater.....	2,418 78		
Tignish Harbour—To repair protection works.....	1,283 08		
Victoria—Repairs to pier.....	1,973 57		
West Point—Repairs to wharf.....	996 52		
Wood Islands—Repairs to breakwaters.....	601 68		
West River (McArthur's Landing)—Repairs to wharf..	709 28		
		74,347 61	
Carried forward.....		303,403 36	6,452,471 41

ORDINARY EXPENDITURE, 1920-21—*Continued*

	\$	cts.	\$	cts.	\$	cts.
Brought forward.....			303,403	36	6,452,471	41
SCHEDULE "C.C."— <i>Continued</i>						
PUBLIC WORKS INCOME— <i>Continued</i>						
Harbours and Rivers— <i>Continued</i>						
New Brunswick—						
Bay du Vin—Repairs to wharf.....	680	92				
Buctouche—Repairs to wharf.....	852	28				
Back Bay—Wharf repairs and improvements.....	3,852	90				
Campbellton—Repairs to wharfs.....	2,022	98				
Campbellton—Repairs to ferry landing.....	1,459	46				
Cape Bald—Repairs to breakwater pier.....	4,651	95				
Chockfish—To repair breakwater.....	791	16				
Cocagne—Repairs to wharf.....	1,680	46				
Dalhousie—Repairs to wharf and breakwater.....	781	41				
Edgett's Landing—Repairs to wharf.....	912	60				
Gautreau Village—Repairs to wharf.....	210	06				
Harbours and Rivers Generally—Repairs and improvements.....	8,857	02				
Kouchibouguac Harbour—To repair and construct dams and breastworks.....	3,667	95				
Little Aldouane—To repair and raise wharf.....	680	12				
Loggieville—Repairs to wharf.....	631	23				
Lord's Cove—Wharf.....	120	24				
Moncton—Repairs to wharf.....	1,908	70				
Mill Cove—Repairs to wharf.....	594	54				
Negro Point—Breakwater repairs.....	4,674	79				
New Mills—Repairs to wharf.....	775	82				
North Head—Grand Manan Island—Repairs to breakwater-wharf.....	5,256	15				
Petit Rocher—Repairs to breakwater.....	13,389	08				
Richibucto Cape—Completion of pier and breakwater.	4,491	25				
Quaco (St. Martin's)—Reconstruction of breakwater, and repairs to pier.....	510	48				
Seal Cove—Repairs to breakwater.....	132	62				
Shippigan Gully—Repairs to breakwater.....	10,420	84				
Stonehaven—Repairs to breakwater.....	1,411	09				
St. George—Repairs to wharf.....	3,651	80				
St. Louis—Repairs to wharf.....	688	69				
Tracadie—Repairs to wharf.....	1,807	11				
Wilson's Beach—Repairs and improvements to breakwater-wharf.....	8,077	83				
			89,673	53		
Quebec—						
Anse aux Gascons—Wharf.....	156	50				
Aylmer—Repairs to wharf.....	2,738	80				
Belocil—Repairs to protection piers.....	7,680	33				
Berthier (En bas)—Repairs to wharf.....	1,317	00				
Barachois de Malbaie—Repairs to wharf.....	1,770	68				
Chandler—Repairs to pier.....	2,097	11				
Chicoutimi Basin—New pontoon and wharf repairs.....	4,997	69				
Cabano—Repairs to wharf.....	2,395	36				
Cap St. Ignace—Repairs to wharf.....	379	56				
Caughnawaga—Repairs to wharf.....	2,496	33				
Chicoutimi—Repairs to wharf.....	2,339	14				
Contrecoeur—Repairs to wharf approach.....	3,140	62				
Coteau du lac—Repairs to wharf.....	1,096	99				
Esquimaux Point—Wharf repairs.....	1,675	00				
Douglastown—Repairs to breakwater.....	2,770	57				
Fabre—Wharf repairs and extension—To complete.....	5,191	45				
Fasset—Repairs to wharf.....	661	33				
Father Point—Repairs to wharf.....	1,929	13				
Fort Coulonge—Wharf improvements.....	1,015	11				
Gaspe—Reconstruction of deep water wharf damaged by fire.....	281	71				
Grande Riviere—Repairs to pier.....	9,841	22				
Carried forward.....	55,971	63	393,076	89	6,452,471	41

SESSIONAL PAPER No. 2

ORDINARY EXPENDITURE, 1920-21—Continued

	\$	cts.	\$	cts.	\$	cts.
Brought forward.....	55,971	63	393,076	89	6,452,471	41
"SCHEDULE C.C"—Continued						
PUBLIC WORKS INCOME—Continued						
Harbours and Rivers—Continued						
Quebec—Concluded						
Gaspe Basin—Wharf repairs.....	890	34				
Grosse Isle Quarantine Station—Retaining wall.....	1,708	67				
Grosse Isle—Repairs to wharf.....	5,468	10				
Harbours and Rivers Generally—Repairs and im- provements.....	74,803	20				
Ile Perrot—Wharf repairs and improvements.....	2,414	64				
Louiseville—Repairs to wharf.....	1,023	34				
Laprairie—To complete protection works.....	13,512	70				
Lanoraie—Repairs to wharf.....	2,155	32				
Maguasha—Repairs to wharf.....	510	86				
Mount Louis—Repairs to wharf.....	1,225	89				
Montmagny—Repairs to wharf.....	4,384	04				
Nicolet—Repairs to wharf.....	547	11				
North Temiskaming—Wharf.....	13,042	43				
Notre Dame des Sept Douleurs (Isle Verte)—Com- pletion of landing wharf.....	4,546	33				
Notre Dame des Sept Douleurs (Isle Verte)—Com- pletion of western wharf.....	56	25				
Pointe aux Trembles—Repairs to wharf.....	6,012	67				
Pointe Pizcau, Sillery—Repairs to wharf.....	12,999	50				
Pointe Shea, Amherst—Repairs to pier.....	4,443	42				
Port Daniel—Repairs to wharf.....	948	06				
Pointe a Elie—To protect breakwater wharf.....	2,829	45				
Quebec Harbour, River St. Charles—Repairs to plant	14,967	36				
Riviere du Lievre—Lock and Dam—Reconstruction of protection walls.....	123	41				
Rimouski—Harbour improvements.....	12,955	84				
Riviere du Loup (en bas)—Repairs to wharf.....	3,798	12				
Riviere aux Vases—Wharf reconstruction.....	1,749	43				
Riviere Ouelle—Repairs to wharf.....	1,193	21				
Ruisseau Le Blanc—Repairs to Wharf.....	582	50				
Roberval—Repairs to wharf.....	999	06				
St. Alphonse—Repairs to wharf.....	4,906	77				
Ste. Anne de Beaupre—Wharf repairs and reconstruc- tion.....	28,365	28				
Ste. Anne de Sorel—Repairs to wharf.....	2,094	90				
St. Denis—Repairs to wharf.....	1,300	21				
Ste. Famille—Wharf repairs and reconstruction.....	16,999	77				
St. Francois Sud—Repairs to wharf.....	32,997	76				
St. Jean d'Orleans—Repairs to wharf.....	29,059	00				
St. John's—Renewal of booms.....	1,445	87				
St. Joseph de Sorel—Reconstruction of icebreaker.....	3,067	22				
St. Laurent, Island of Orleans—Repairs to wharf.....	20,779	58				
St. Michel de Bellechasse—Repairs to wharf.....	8,503	23				
St. Paul, Isle aux Noix—Repairs to wharf.....	3,016	93				
St. Marc—Reconstruction of wharf.....	3,727	63				
St. Roch de Richelieu—Repairs to wharf.....	611	82				
Sorel—Repairs to wharf and reconstruction.....	12,374	50				
Tadoussac (Anse a l'Eau)—Reconstruction of wharf and approach.....	6,022	23				
Three Rivers—Repairs to coal dock.....	14,513	12				
			435,648	70		
Ontario—						
Beaverton—Repairs to breakwater.....	883	10				
Bronte—Repairs and improvements to pier.....	2,011	15				
Bayfield—Repairs to pier.....	555	09				
Belle River—Repairs to harbour walls.....	1,699	90				
Blind River—Repairs to wharf.....	1,944	68				
Burk's Falls—Repairs to wharf.....	3,331	00				
Carried forward.....	10,424	92	828,725	59	6,452,471	41

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ORDINARY EXPENDITURE, 1920-21—*Continued*

	\$	cts.	\$	cts.	\$	cts.
Brought forward.....	10,424	92	828,725	59	6,452,471	41
SCHEDULE "CC"— <i>Con.</i>						
PUBLIC WORKS INCOME— <i>Con.</i>						
Harbours and Rivers— <i>Con.</i>						
Ontario—Concluded.						
Burlington Channel—Repairs to pier.....	16,684	53				
Cobourg—Repairs to piers.....	13,138	86				
Collingwood—Breakwater reconstruction.....	23,553	99				
Depot Harbour—Wharf renewal.....	19,113	28				
French River Dams—Repairs and maintenance.....	3,194	48				
Goderich—Repairs to docks.....	321	52				
Grand Bend—Repairs to piers.....	2,291	96				
Huntsville—Repairs to wharf.....	3,076	65				
Haileybury—Repairs to wharfs.....	996	27				
Harbours and Rivers Generally—Repairs and Im-						
provements.....	35,100	33				
Kagawong—Wharf.....	12,046	92				
Kenora—Extending wharf.....	2,756	01				
Kincardine Harbour—Contribution to Municipality						
toward protection of Government piers.....	450	93				
Kingston—Maintenance and operation of combined						
wharfs and bridges.....	9,234	82				
Kingston—Repairs to R. M. C. Dock.....	710	56				
Kingston—Harbour improvements.....	1,581	83				
Kingsville—Repairs and renewals to piers.....	6,703	29				
Leamington—Repairs to pier.....	9,192	42				
Little Current—Rebuilding wharf.....	23,959	98				
McGregor's Creek—Renewal of revetment wall.....	384	43				
Meaford—Repairs to revetment wall.....	504	68				
New Liskeard—Repairs to wharf.....	828	23				
North Bay—Repairs to wharf.....	746	37				
McLaren's Landing—Wharf.....	237	87				
Owen Sound—Wharf reconstruction.....	11,708	05				
Penetanguishene—Repairs to wharf.....	1,238	77				
Port Dover—Repairs to piers.....	19,786	83				
Port Hope—Repairs to checkwater.....	8	10				
Parry-Sound—Renewals to breastworks at Two and						
Seven Mile Narrows.....	1,206	54				
Parry Sound—Repairs to wharfs.....	981	66				
Pelee Island—Repairs to piers.....	8,123	14				
Pike Creek—Repairs to harbour walls.....	1,199	70				
Port Burwell—Repairs to pier.....	7,543	42				
Port Rowen—Repairs to pier.....	1,499	31				
Port Colborne—Repairs to breakwaters.....	13,142	86				
Port Stanley—Repairs to harbour works.....	18,010	30				
Port Stanley—Harbour improvements.....	1,975	98				
Puce—Repairs to harbour works.....	799	58				
Rondeau—Repairs to pier.....	11,271	85				
Rondeau—Harbour protection works.....	4,611	51				
Rosseau—Repairs to wharf.....	976	46				
Silver Centre—Repairs to wharf.....	783	74				
Sault Ste. Marie—Repairs to wharf.....	6,311	78				
Southampton—Repairs to breakwater.....	5,010	12				
Sturgeon Falls—Revetment wall.....	1,568	80				
Thessalon—To complete reconstruction of wharf.....	97	20				
Wheatley—Repairs to pier.....	2,099	80				
			317,220	63		
Manitoba—						
Big Island (Hecla)—Wharf.....	3,042	16				
Dauphin River—Wharf.....	7,581	79				
Gimli—Repairs to wharf.....	3,000	02				
Harbours and Rivers Generally—Repairs and impro-						
vements.....	12,914	88				
Killarney—Repairs to dam and cut.....	1,143	59				
Red River—Repairs to Channel protection works.....	7,537	45				
Carried forward.....	35,219	89	1,145,946	22	6,452,471	41

SESSIONAL PAPER No. 2

ORDINARY EXPENDITURE, 1920-21—*Continued*

	\$ cts.	\$ cts.	\$ cts.
Brought forward.....	35,219 89	1,145,946 22	6,452,471 41
SCHEDULE "CC"— <i>Con.</i>			
PUBLIC WORKS INCOME— <i>Con.</i>			
Harbours and Rivers— <i>Con.</i>			
Manitoba—Concluded			
Selkirk—Repairs to wharf.....	2,910 44		
The Pas—Wharf.....	8,111 51	46,241 84	
Saskatchewan and Alberta—			
Harbours and Rivers Generally—Repairs and improve- ments.....		1,421 20	
British Columbia—			
Alice Arm (Silver City)—Landing float—To complete	401 85		
Alice Arm—Wharf—Conditional on Provincial Govern- ment building road.....	141 92		
Bamfield—Repairs to wharf.....	2,046 31		
Boswell—Floating wharf.....	75 65		
Clayoquot—Repairs to wharf.....	2,690 68		
Crofton—Repairs to wharf.....	4,112 50		
Campbell River—Repairs to wharf.....	15,838 30		
Carroll's Landing—Wharf.....	142 04		
Church House—Float—Reconstruction.....	2,398 31		
Deep Cove—Repairs to wharf.....	1,255 12		
Degnan's Bay—Repairs to float.....	1,101 39		
Denman Island—New float.....	975 97		
Edgewood—Repairs to wharf.....	1,707 94		
Fraser River—Improvement at Nicomen Island.....	8,796 80		
Fraser River (Lower)—Improvements.....	24,870 05		
Fraser River—Dredging North Arm.....	34,993 12		
Gower Point—Float.....	1,755 10		
Harbours and Rivers Generally—Repairs and improve- ments.....	73,130 39		
Graham—Wharf.....	11,454 88		
Halcyon—Wharf approach.....	1,297 70		
Hollyburn—Wharf repairs.....	6,435 63		
Hurst Island—Landing float.....	798 48		
Jackson Bay—Approach to float.....	1,365 98		
Kencolith—Wharf renewal.....	293 69		
Kuskonook—Wharf.....	4,022 14		
Ladysmith—Wharf.....	151 13		
Lyall Harbour—Saturna Island—Wharf.....	4,859 41		
Manson's Landing—Wharf.....	83 64		
Mayne Island—Repairs to wharf.....	4,471 62		
Mill Bay—Repairs to wharf.....	1,481 29		
Moresby Island—Wharf renewal.....	4,635 94		
Naas River—Removal of obstructions.....	9,380 66		
Naramata—Wharf.....	2,449 83		
New Westminster—Repairs to wharf.....	487 75		
Nootka Island—Repairs to wharf.....	3,901 36		
Pender Harbour—Float.....	1,197 16		
Proctor—Floating wharf.....	6,999 60		
Okanagan River—Maintaining dam and repairing bank protection works.....	4,299 06		
Port Clements—Repairs to wharf.....	1,031 57		
Powell River—Addition to wharf.....	10,199 40		
Prince Rupert—Quarantine Station—Protection work.....	588 68		
Prince Rupert—Quarantine Station—Repairs to wharf.....	2,517 41		
Princess Creek—Floating wharf.....	6,389 18		
Refuge Bay—Repairs to wharf.....	2,244 57		
Robert's Creek—Repairs to wharf.....	1,128 45		
Royston—Repairs to wharf.....	4,152 68		
Spiller River—Repairs to wharf.....	59 00		
Stewart—Reconstruction of wharf.....	30,550 07		
Stickine River—Removal of obstructions.....	9,440 48		
Carried forward.....	314,801 88	1,193,609 26	6,452,471 41

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ORDINARY EXPENDITURE, 1920-21—*Continued*

	\$	cts.	\$	cts.	\$	cts.
Brought forward.....	314,801	88	1,193,609	26	6,452,471	41
SCHEDULE "CC"— <i>Con.</i>						
PUBLIC WORKS INCOME— <i>Continued</i>						
Harbours and Rivers— <i>Concluded</i>						
British Columbia— <i>Concluded</i>						
Sandspit Point—Reconstruction of wharf.....	102	03				
South Cabriola Island—Wharf.....	2,123	84				
Thetis Island—Reconstruction of wharf.....	8,507	71				
Stag Bay—Float.....	1,241	63				
Ucluelet—Repairs to wharf.....	3,553	35				
Westbank—Extension of wharf.....	3,300	42				
William's Head Quarantine Station—Repairs to coal wharf.....	5,480	40				
			339,111	26		
Generally—						
Harbours and Rivers Generally.....			27,539	27		
					1,560,259	79
Dredging—						
Dredging—Maritime Provinces.....			494,595	90		
Dredging—Ontario and Quebec.....			450,151	44		
Dredging—Manitoba, Saskatchewan and Alberta.....			79,195	38		
Dredging—British Columbia.....			345,099	91		
					1,369,042	63
Roads and Bridges—						
Banff—Repairs to bridge.....			1,689	91		
Banff—New bridge.....			93,709	66		
Burlington Channel—New bridge.....			31,417	42		
Dominion—Roads and bridges generally.....			3,113	17		
Edmonton—Repairs to bridge.....			112	79		
International Bridge across St. John River at Edmundston, N.B., State of Maine, U.S.A. to contribute like amount.....			3,125	90		
North Temiskaming—To complete erection of bridge superstructure and repairs to substructure, Quebec. Government to contribute \$15,000.....			14,098	45		
Ottawa-Hull—New bridge to replace present Union Bridge over Ottawa River below Chaudiere.....			23,853	53		
Ottawa—Maintenance and repairs to bridges and approaches.....			6,423	58		
Portage du Fort—Repairs to bridge.....			3,320	95		
St. Andrews, Man.—Repairing road and grading bank.....			4,627	15		
Prince Rupert, B.C.—Quarantine Station—Repairs to bridge.....			4,499	47		
St. Leonard's, N.B.—Bridge repairs.....			3,284	69		
					193,276	31
Telegraph and Telephone Lines—						
Nova Scotia—						
Cape Breton Telegraph System—Renewal of poles between Port Hawkesbury and Port Hood and between Strathlorne and Inverness.....	281	41				
Renewal of poles between Englishstown and Ingonish Ferry.....	2,469	85				
Reconstruction of telephone line between Harvard Lake and N. E. Margaree.....	327	50				
			3,078	76		
Ontario—						
Bath—Amherst Island—Telephone Line—To grant subsidy of \$1,200 to Amherst Island Telephone Co. and to provide cable.....			637	00		
British Columbia—						
Mainland telegraph and telephone lines—To provide for a second wire between Similkameen and Princetown.....			5,787	50		
Carried forward.....			9,503	26	9,575,050	14

SESSIONAL PAPER No. 2

ORDINARY EXPENDITURE, 1920-21—Continued

	\$	cts.	\$	cts.	\$	cts.
Brought forward.....			9,503	26	9,575,050	14
"SCHEDULE C.C."—Concluded.						
PUBLIC WORKS INCOME—Concluded						
Telegraph and Telephone Lines—Concluded						
Generally—						
Repairs, repoling, shifting, and completion of lines under construction.....	45,998	26				
One half cost of reconstruction of telegraph lines jointly owned by the Anglo American Telegraph Company and the Dominion Government.....	4,745	63	50,743	89		
					60,247	15
Miscellaneous—						
Architectural Branch—Salaries of Architects, clerks of works, inspectors, draughtsmen, clerks and messengers of Outside Service.....			67,405	30		
Accounts Branch—Salaries of Agents and Clerks travelling and contingent expenses of Outside service.....			20,845	23		
Engineering Branch—Salaries of engineers, inspectors, superintendence, draughtsmen, clerks and messengers of the Outside Service.....			491,516	03		
Operation and Maintenance of Inspection Boats.....			21,108	29		
Maintenance and operation of water storage dams on Ottawa River and tributaries, surveys in connection therewith and settlement of land damages.....			124,463	78		
Monument to Memory of the late Hon. Thos D'Arcy McGee.....			3,600	00		
Compassionate allowance to the Mother of the late E. P. Gingras.....			2,000	00		
National Gallery of Canada.....			19,982	27		
River Gauging and Metering.....			23,994	17		
Surveys and Inspections.....			103,938	33		
Inspection Boats—New motors for inspection boat in P.E.I.....			2,100	00		
Purchase of Submarine Cable.....			17,500	00		
Halifax Harbour—To refund Messrs. Foley Bros. Welch, Stewart and Fauquier, amount of royalty paid the Department of Public Works for filling taken from Halifax Harbour and used in connection with their contract for Ocean Terminal Docks.....			12,004	05		
					910,457	45
Authorized by Statute—						
Collingwood Dry Dock No. 1.....			15,000	00		
Collingwood Dry Dock No. 2.....			9,208	96		
Montreal Floating Dock.....			105,000	00		
Port Arthur Dry Dock.....			37,741	50		
Prince Rupert Floating Dock.....			76,970	88		
St. John Dry Dock.....			57,198	88		
					301,120	22
					10,846,874	96
"SCHEDULE D.D."						
Post office—						
Salaries and Allowances.....			10,889,417	25		
Mail Service.....			10,555,136	86		
Miscellaneous.....			1,069,782	85		
Yukon Territory.....			182,224	38		
					22,696,561	34

ORDINARY EXPENDITURE, 1920-21—Continued

	\$	cts.	\$	cts.	\$	cts.
"SCHEDULE E.E."						
<i>Dominion Lands and Parks—</i>						
Salaries of the Outside Service.....	459,748	34				
Contingencies, etc.....	249,601	34				
Expenses connected with Reindeer and Muskox Commission.....	1,266	58				
Surveys, examination of survey returns, printing of plans, etc.....	685,013	00				
Fees and contingent expenses of Board of Examiners, Dominion Land Surveyors.....	1,968	29				
To assist in publishing the transactions of the Association of Dominion Land Surveyors, and contingent expenses.....	125	00				
Grant to the Canadian Forestry Association.....	7,000	00				
Protection of timber and inspection and management of Forest Reserves.....	862,757	35				
Expenses connected with water-power investigations.....	245,579	89				
Expenses of the Dominion Power Board in connection with investigation of the fuel and power resources of the Dominion.....	6,208	32				
Purchase of Land for water power purposes.....	25,000	00				
Surveys and works under the Irrigation Act.....	441,114	19				
Canadian National Parks.....	731,005	15				
Administration of the Northwest Game Act and Migratory Bird Act.....	47,999	60				
Engraving, lithographing, printing and preparation of maps, etc.....	72,840	83				
Costs of litigation and legal expenses.....	9,996	23				
Ordinance lands, salaries and expenses.....	1,278	13				
Grant to Alpine Club of Canada.....	1,000	00				
Grant to Cypress Hills Water User's Association.....	250	00				
Grant to Western Canada Irrigation Association.....	1,000	00				
Reclamation of Dominion Lands by drainage.....	92,426	92				
Exchequer Court Awards—Re-cancellation of coal mining leases.....	11,958	02				
Refund to James Smith of the amount paid for purchase of land.....	890	00				
					3,956,027	18
"SCHEDULE FF"						
<i>Pensions—</i>						
Judges and Miscellaneous.....	159,954	45				
Militiamen, Rebellion of 1885 and generally.....	23,747	41				
Militia Pension Act, 1901.....	406,907	45				
Pensions on account of Fenian Raids, 1866-70.....	514	25				
Pensions payable to Mounted Police, Prince Albert volunteers and police scouts on account of the rebellion of 1885.....	4,125	65				
Mounted Police (Statutory).....	64,341	17				
European War and Active Militia.....	35,375,676	22				
Salaries of Board of Pension Commissioners.....	17,991	81				
Board of Pension Commissioners for Canada, Salaries and Contingencies.....	1,367,492	34				
					37,420,750	75
"SCHEDULE GG"						
<i>Soldiers' Settlement Board—</i>						
Salaries of Board of Commissioners.....	16,213	41				
Cost of administration of the Soldiers' Lands Settlement Act.....	3,437,996	91				
					3,454,210	32

SESSIONAL PAPER No. 2

ORDINARY EXPENDITURE, 1920-21—*Continued*

	\$	cts.	\$	cts.	\$	cts.
"SCHEDULE HH"						
<i>Soldiers' Civil Re-establishment—</i>						
Capitals—Buildings, fixtures, machinery and general equipment.....			1,140,362	41		
Care of patients and limb factory operations.....			5,599,552	45		
Vocational expenses—Cost of training, etc.....			1,401,972	29		
Salaries—Administrative, clerical, medical, training, service industrial, etc.....			8,290,147	04		
Pay and Allowances.....			15,217,079	19		
Operating Expenses—Cost of administration, stores, printing and stationery, etc., transportation and travelling.....			2,200,408	80		
Reimbursement of the Soldiers' Aid Commission of Ontario for their payment of the High Cost of Living Bonus to all Instructors employed by the Commission.....			17,947	29		
Payment of Interest at 5% per annum upon the unpaid balances of War Service Gratuity held in trust by the Department.....			32,462	64		
Vocational Expenses—Loans to disabled soldiers and sailors either for tools and equipment or for training and education to carry out provision of Bill No. 10 of 1919.....			432,452	66		
Unemployment Relief—Assistance to pensioners and vocationally trained disabled men out of employment.....			842,403	02		
					35,174,787	79
"SCHEDULE II"						
Charges of Management—(for details see Appendix No. 5).....					992,374	41
Premium Discount and Exchange (for details see Appendix No. 6).....					109,713	36
Superannuation No. 1 (for details see appendix No. 7).....					554,509	58
Superannuation No. 3, Printing Bureau (see appendix No. 7).....					80,519	99
Retirement Act, 1920—						
Superannuation No. 4 (see appendix No. 7).....			12,648	23		
Gratuities.....			41,892	34		
					54,540	57
CIVIL GOVERNMENT						
	Salaries.		Contingencies.			
The Governor General.....	48,666	66				
The Lieutenant-Governor of Ontario.....	9,166	67				
The Lieutenant-Governor of Quebec.....	10,000	00				
The Lieutenant-Governor of Nova Scotia.....	9,000	00				
The Lieutenant-Governor of New Brunswick.....	9,000	00				
The Lieutenant-Governor of Manitoba.....	9,000	00				
The Lieutenant-Governor of Saskatchewan.....	9,000	00				
The Lieutenant-Governor of Alberta.....	9,000	00				
The Lieutenant-Governor of British Columbia.....	8,709	67				
The Lieutenant-Governor of Prince Edward Island.....	7,000	00				
The High Commissioner for Canada in England.....	9,999	96				
Office of the High Commissioner for Canada in England.....	25,150	30	76,377	82		
Department of Agriculture.....	456,365	15	139,186	60		
The Air Board.....	34,369	27	38,069	22		
Department of Archives.....	61,636	13	9,409	72		
Office of the Auditor General.....	168,740	44	33,939	49		
Office of the Civil Service Commission.....	103,540	33	366,965	10		
Office of the Commission of Conservation.....	39,767	70				
Department of Customs and Inland Revenue.....	453,398	99	34,617	67		
Department of External Affairs.....	76,443	89	32,961	78		
Carried forward.....	1,557,955	16	731,527	40	1,791,657	91

12 GEORGE V, A. 1922

ORDINARY EXPENDITURE, 1920-21—Continued

	\$	cts.	\$	cts.	\$	cts.
Brought forward.....	1,557,955	16	731,527	40	1,791,657	91
SCHEDULE "I.I."—Con.						
CIVIL GOVERNMENT—Con.						
Department of Finance.....	156,275	57	47,047	01		
Office of the Governor General's Secretary.....	34,470	51	66,743	91		
Department of Immigration and Colonization.....	155,686	88	47,770	96		
Department of Indian Affairs.....	124,574	02	21,923	30		
Department of Insurance.....	48,560	00	41,719	95		
Department of Interior.....	1,226,966	87	140,241	86		
Department of Justice.....	181,552	13	32,961	19		
Department of Labour.....	106,762	60	54,953	69		
Department of Marine.....	241,060	00	58,670	65		
Department of Militia and Defence.....	212,732	38	19,843	71		
Department of Mines.....	359,580	46	3,769	66		
Department of Naval Service.....	218,619	23	46,227	04		
Overseas Military Forces.....	1,749	99				
Department of Post Office.....	913,447	49	170,626	06		
Patent and Copyright Office.....	124,148	14	28,664	85		
Department of Printing and Stationery.....	60,926	51	12,883	03		
Department of Privy Council.....	42,479	73	8,797	90		
Department of Public Health.....	101,687	98	64,115	77		
Department of Public Works.....	544,449	26	78,592	15		
Department of Railways and Canals.....	189,535	40	26,627	97		
Department of R.C.M. Police.....	32,863	32	5,554	24		
Department of Secretary of State.....	92,902	00	25,272	39		
Department of Soldiers' Civil Re-establishment.....	31,013	87	166	08		
Department of Trade and Commerce.....	269,110	14	20,367	13		
	7,029,109	64	1,755,067	90	8,784,177	54
ADMINISTRATION OF JUSTICE						
The Supreme Court of Canada—						
Salaries.....	70,000	00				
Contingencies.....	20,000	00				
			90,000	00		
Exchequer Court of Canada—						
Salaries.....	22,816	71				
Contingencies.....	6,929	39				
			29,746	10		
Ontario—						
Court of Appeal.....	43,500	00				
High Court Division.....	109,500	00				
County Courts.....	334,426	56				
Circuit Allowances.....	28,248	20				
			515,674	76		
Quebec—						
Court of King's Bench.....	87,137	21				
Superior Court.....	326,699	49				
Circuit Allowances.....	21,366	40				
			435,203	10		
Nova Scotia—						
Supreme Court.....	59,916	65				
County Courts.....	33,553	33				
Circuit Allowances.....	5,412	33				
Court of Divorce.....	500	00				
			99,412	31		
New Brunswick—						
Court of Appeal.....	26,500	00				
Court of King's Bench.....	34,250	00				
County Courts.....	28,177	35				
Circuit Allowances.....	9,502	28				
Court of Divorce.....	500	00				
			98,929	63		
Carried forward.....			1,268,965	90	10,575,835	45

SESSIONAL PAPER No. 2

ORDINARY EXPENDITURE, 1920-21—*Continued*

	\$	cts.	\$	cts.	\$	cts.
Brought forward.....			1,268,965	90	10,575,835	45
SCHEDULE "I.I."— <i>Continued</i>						
ADMINISTRATION OF JUSTICE— <i>Continued</i>						
<i>Prince Edward Island—</i>						
Supreme Court.....	24,625	00				
County Court.....	14,250	00				
Circuit Allowances.....	778	75				
<i>Manitoba—</i>			39,653	75		
Court of Appeal.....	39,750	00				
Court of King's Bench.....	51,983	80				
County Courts.....	42,750	00				
Circuit Allowances.....	6,862	55				
<i>Alberta—</i>			141,346	35		
Supreme Court.....	76,916	69				
District Court.....	49,932	75				
Circuit Allowances.....	22,883	85				
<i>Saskatchewan—</i>			149,732	79		
Court of Appeal.....	33,530	68				
Court of King's Bench.....	52,000	00				
District Court.....	77,080	56				
Circuit Allowances.....	14,716	55				
<i>British Columbia—</i>			177,327	79		
Court of Appeal.....	43,500	00				
Supreme Court.....	47,833	30				
County Court.....	62,950	00				
Circuit Allowances.....	19,780	15				
<i>Yukon Territory.....</i>			174,063	45		
Miscellaneous.....			32,383	91		
Annual fee to A. O. M. Bigger.....			15,840	44		
			9,875	43		
					2,009,239	81
PENITENTIARIES						
Kingston.....			367,455	97		
St. Vincent de Paul.....			243,388	27		
Dorchester.....			189,409	87		
Manitoba.....			119,709	20		
British Columbia.....			108,070	55		
Alberta.....			43,117	27		
Saskatchewan.....			224,908	61		
Generally.....			292	50		
					1,296,352	24
LEGISLATION						
Senate.....			519,486	72		
House of Commons.....			1,517,985	80		
Library, Salaries.....	37,774	45				
Library, Contingencies.....	9,901	61				
Books for General Library.....	17,999	71				
Books for Library of American History.....	999	99				
			66,675	76		
Printing of Parliament.....			130,143	69		
Printing, binding and distributing the annual statutes.....			16,000	00		
Contingencies of the Clerk of the Crown in Chancery.....			1,051	43		
Elections.....			78,189	56		
Office of the Chief Electoral Officer.....			13,668	45		
					2,343,201	41
IMMIGRATION AND COLONIZATION						
Salaries.....			548,579	13		
Contingencies.....			1,001,383	10		
Administration of Chinese Immigration.....			30,201	25		
For the maintenance of, and for the purchase of new exhibits, for the Canadian Section of the Imperial Institute, London, England.....			3,450	34		
Relief of distressed Canadians.....			4,179	56		
Exhibitions.....			92,362	31		
Yearly payment on cost of Immigration baggage shed at the port of St. John, N.B.....			8,804	83		
					1,688,960	52
Carried forward.....					17,913,589	43

12 GEORGE V, A. 1922

ORDINARY EXPENDITURE, 1920-21—*Continued*

	\$	cts.	\$	cts.	\$	cts.
Brought forward.....					17,913,589	43
SCHEDULE "I.I."— <i>Continued</i>						
MILITIA						
Allowances Active Militia.....			75,418	04		
Annual Drill.....			481,027	13		
Cadet Services.....			230,288	23		
Clothing and necessities.....			31,410	92		
Contingencies.....			38,461	22		
Customs Dues.....			19,788	40		
Departmental Library.....			846	21		
Dominion Arsenal, Lindsay.....			174,349	54		
Dominion Arsenal, Quebec.....			463,073	26		
Engineer Services and Works.....			575,518	16		
Grants to Associations and Bands.....			64,535	69		
Pay of Staff.....			292,830	96		
Maintenance of Military properties.....			221,046	57		
Ordnance Arms, Lands, etc.....			69,596	97		
Permanent Force.....			5,705,735	53		
Printing and stationery.....			75,205	75		
Royal Military College.....			321,308	94		
Salaries and wages.....			291,741	48		
Schools of Instruction.....			21,958	07		
Surveys.....			45,124	99		
Transport and freight.....			315,442	90		
Training areas.....			10,605	58		
Civil pensions.....			1,115	42		
Warlike stores.....			361,303	13		
Gratuity to G. Goldsmith.....			701	78		
Gratuity to John O'Neil Farrel.....			4,000	00		
Gratuity to Fred Enmitt.....			1,428	00		
					9,893,862	87
RAILWAYS AND CANALS— <i>Income</i>						
Canals—						
Chambly—Improvements.....	16,830	51				
Carillon and Grenville—Improvements.....	34,622	46				
Lachine—St. Peter's River—Syphon and repairs.....	75,955	12				
Lachine—Dredging.....	25,349	21				
Soulanges—Improvements.....	29,668	18				
St. Anne's Lock—Improvements.....	9,751	10				
Lake St. Francis—Protection works.....	1,954	40				
Ontario—St. Lawrence—Improvements.....	23,265	64				
Ontario—St. Lawrence—Refund of security deposit to Win. Birmingham.....	1,256	00				
Trent—Improvements.....	310,489	02				
Welland—Restoration of Port Colborne elevator.....	449,832	45				
Welland—Improvements.....	125,235	42				
			1,104,239	51		
Miscellaneous—						
Arbitrations and Awards and costs of litigation.....	831	21				
Board of Railway Commissioners for Canada.....	55,833	28				
Board of Railway Commissioners for Canada—Mainte- nance and operation.....	192,600	42				
Canada Highways Act, 1917.....	535,000	97				
Quebec Bridge—Balance of account.....	24,555	50				
Contribution to International Association of Railways Congress.....	97	33				
Commissioner of Highways—Organization and payment of staff, including A. W. Campbell, C.E., as Com- missioner of Highways at \$5,000.00 per annum.....	18,625	58				
Governor General's Cars—Attendance, repairs and alter- ations.....	12,301	24				
Printing and Stationery—Outside Service.....	6,526	51				
Surveys and Inspections—Canals.....	80,693	94				
Carried forward.....	927,065	98	1,104,239	51	27,807,452	30

SESSIONAL PAPER No. 2

ORDINARY EXPENDITURE, 1920-21—*Continued*

	\$	cts.	\$	cts.	\$	cts.
Brought forward.....	927,065	98	1,104,239	51	27,807,452	30
SCHEDULE "I.I."— <i>Continued</i>						
RAILWAYS AND CANALS— <i>Income—Concluded</i>						
Miscellaneous—Con.	80,941	87				
Surveys and Inspections—Railways.....						
Expenses in connection with the acquisition of the Grand Trunk and associated Railway Systems.....	799,941	02				
Fuel Control.....	10,854	39				
Workmen's Compensation Act.....	11,381	22	1,830,184	48	2,934,423	99
RAILWAYS AND CANALS— <i>Collection of Revenue</i>						
Railways—						
Canadian Government Railways—Working expenses.....	6,682,222	50				
St. John and Quebec Railway—Working expenses.....	272,398	90	6,954,621	40		
Canals—						
Staff and repairs.....	1,891,024	94				
Statistical Officers.....	38,811	86	1,929,836	80		
Miscellaneous—						
Railways—Compassionate allowance to the widow and children of the late J.L.A. Frobe.....			2,000	00	8,886,458	20
PUBLIC WORKS— <i>Collection of Revenue</i>						
Sundry Works—						
Collection of Public Works Revenues.....	3,487	91				
Graving Docks.....	64,087	75				
Harbour and River Works, etc.....	40,805	54	108,381	20		
Telegraphs and Telephone Lines—						
Land and cable telegraph lines, Lower St. Lawrence and Maritime Provinces, including working expenses of vessels required for cable service.....	263,609	03				
Prince Edward Island and Mainland.....	6,946	66				
Saskatchewan.....	72,629	03				
Alberta.....	111,310	86				
British Columbia—Mainland.....	98,156	75				
British Columbia—Vancouver Island district.....	152,776	81				
Yukon System (Ashcroft-Dawson).....	289,806	69				
Telegraph and Telephone Service generally.....	10,259	07	1,005,494	90	1,113,876	10
MAIL SUBSIDIES AND STEAMSHIP SUBVENTIONS						
Atlantic Ocean—						
Canadian Atlantic ports and Australia and New Zealand, steam service between.....	139,999	92				
Canada and Newfoundland, steam service or services between.....	20,295	33				
Canada and the West Indies or South America or both, steam service or services between.....	327,564	00				
Canada and South Africa, steam service between.....	145,999	92	633,859	17		
Pacific Ocean—						
Canada and Australia or New Zealand, or both, on the Pacific Ocean, steam service between.....	124,641	82				
Prince Rupert, B.C., and Queen Charlotte Islands, steam service between.....	21,000	00				
Victoria and San Francisco, steam service between.....	2,740	35				
Victoria, Vancouver, way ports and Skagway, steam service between.....	23,593	75				
Victoria and West Coast Vancouver Island, steam service between.....	15,000	00				
Vancouver and Northern ports of British Columbia, steam service between.....	24,800	00				
Vancouver and ports on Howe Sound, steam service between.....	3,202	16	214,978	05		
Carried forward.....			848,837	25	40,742,210	59

ORDINARY EXPENDITURE, 1920-21—Continued

	\$	cts.	\$	cts.	\$	cts.
Brought forward.....			848,837	25	40,742,210	59
SCHEDULE "I.I."—Continued						
MAIL SUBSIDIES AND STEAMSHIP SUBVENTIONS—Con.						
<i>Local Services—</i>						
Baddeck and Iona, steam service between.....	6,825	00				
Campment d'Ours Island and Mainland on Georgian Bay—Ferry service between.....	3,000	00				
Charlottetown, Victoria and Holliday's wharf, steam service between.....	2,500	00				
Grand Manan and the mainland, steam service between.....	15,000	00				
Halifax, Canso and Guysboro, steam service between.....	6,596	20				
Halifax and Newfoundland via Cape Breton ports, steam service between.....	5,000	00				
Halifax, La Have, and La Have River ports, steam service between.....	3,730	76				
Halifax and Spry Bay and ports in Cape Breton, steam service between.....	3,846	15				
Halifax, South Cape Breton and Bras d'Or Lake ports, steam service between.....	6,000	00				
Halifax and West Coast Cape Breton, calling at way ports, steam service between.....	4,000	00				
Mulgrave and Canso, steam service between.....	11,500	00				
Mulgrave and Guysboro, calling at intermediate ports, steam service between.....	6,560	23				
Newcastle, Neguac, and Escominac, calling at intermediate points on the Miramichi River and Miramichi bay, steam service between.....	3,000	00				
Pele Island and the mainland, steam service between.....	8,000	00				
Petit de Grat and the Canadian National Railway terminus at Mulgrave, steam service between.....	8,062	50				
Pictou and Montague, calling at Murray Harbour and Georgetown, steam service between.....	6,000	00				
Pictou, Mulgrave and Cheticamp, steam service between.....	7,500	00				
Pictou, New Glasgow and Antigonish County ports, schooner service between.....	1,500	00				
Port Mulgrave, St. Peter's, Irish Cove and Marble Mountain and other ports on the Bras d'Or lakes, steam service between.....	6,207	64				
Quebec and ports on the north and or south shores of the Gulf of St. Lawrence, and or between ports in Prince Edward Island, Nova Scotia, Newfoundland, and the Magdalen Islands, steam service between.....	68,905	78				
St. John and St. Andrew's, N.B., calling at intermediate ports, steam service between.....	4,000	00				
St. John and Bridgetown, steam service between.....	2,000	00				
St. John and Digby, steam service between.....	9,583	73				
St. John, Digby, Annapolis and Granville, steam service between, viz., along the West Coast of Annapolis Basin.....	2,000	00				
St. John, N.B., and ports on the Bay of Fundy and Minas Basin and Margareville, N.S., steam service between.....	3,749	97				
St. John, Westport and Yarmouth and other way ports, steam service between.....	10,000	00				
Sydney and Bay St. Lawrence, calling at way ports, steam service between.....	9,000	00				
Sydney and Whyecocomagh, steam service between.....	4,000	00				
Sydney and Bras d'Or Lake ports, and ports on the east and west coasts of Cape Breton, steam service between.....	14,000	00				
Supervision of subsidized steamship services, expenses in connection therewith.....	3,603	68				
			245,671	64	1,094,508	89
Carried forward.....					41,836,719	48

SESSIONAL PAPER No. 2

ORDINARY EXPENDITURE, 1920-21—Continued

	\$	cts.	\$	cts.	\$	cts.
Brought forward.....					41,836,719	48
SCHEDULE "I.I."—Continued						
NAVAL SERVICE						
Naval Service—Maintenance of the Royal Canadian Navy.....	1,999,362	42				
Hydrographic Survey.....	314,984	06				
Fisheries Protection Service—Repairs and maintenance of the Fishery protection steamers.....	419,950	24				
Radiotelegraph Service—Building and maintenance of wireless stations.....	385,835	81				
Tidal Current Survey.....	30,000	00				
Patrol of Northern Waters of Canada.....	15,000	00				
Life-saving Service, including rewards for life saving.....	59,685	30				
Customs dues.....	87	26				
Pay of temporary officers and clerks at Headquarters, Halifax and Esquimalt dockyards.....	60,005	49				
					3,284,910	58
OCEAN AND RIVER SERVICE						
Maintenance and repairs to Dominion steamers and ice-breakers.....	1,799,420	57				
Examiners of masters and mates.....	18,126	50				
Investigations into wrecks.....	4,492	57				
Expenses of schools of navigation.....	5,441	51				
Temporary relief of distressed seamen and to cover the expenses of shipping forms.....	6,384	44				
Registration of shipping.....	1,769	37				
Removal of obstructions in navigable waters.....	482	09				
Inspection of live stock shipments.....	2,649	10				
Subsidies for wrecking plants—Quebec and British Columbia.....	35,000	00				
Unforeseen expenses.....	2,826	11				
Motor patrol vessels for buoy and lighthouse service in British Columbia.....	69,120	71				
Raising, repairing and maintaining C.G.S. <i>Aranmore</i>	76,216	92				
					2,021,929	89
LIGHTHOUSE AND COAST SERVICE						
Agencies, rents and contingencies.....	188,474	65				
Salaries and allowances to lightkeepers.....	644,767	92				
Maintenance and repairs to lighthouses.....	786,388	60				
Construction of lights and aids to navigation, including regulation of traffic in the Detroit river and such other places as may be found necessary.....	398,145	91				
Signal service.....	68,734	84				
Administration of pilotage.....	120,039	63				
Maintenance and repairs to wharves.....	6,791	66				
Breaking ice in Thunder Bay, Lake Superior and other points deemed advisable for the good of navigation.....	40,000	00				
Pensions to retired pilots.....	9,000	00				
Allowance to Harbour Master at Amherstburg for supervision of lights and buoys on the St. Clair River and Lake Erie; and other services in connection with the lighthouse service for the season of navigation 1920.....	400	00				
Payment to Messrs. Job Bros. for the use of their wharf at Greenly Island.....	375	00				
					2,263,118	21
SCIENTIFIC INSTITUTIONS						
Expenses connected with the Dominion Astronomical Observatory at Ottawa.....	35,183	78				
Expenses connected with the Dominion Astrophysical Observatory at Victoria, B.C.....	10,274	39				
Geodetic Survey of Canada, investigations, triangulation, precise levelling, topographic and field astronomic work, etc.....	291,000	00				
Carried forward.....	336,458	17			49,406,678	16

ORDINARY EXPENDITURE, 1920-21—Continued

	\$	cts.	\$	cts.	\$	cts.
Brought forward.....			336,458	17	49,406,678	16
SCHEDULE "I.I."—Continued						
SCIENTIFIC INSTITUTIONS—Concluded						
Expenses connected with the survey and demarcation of International Boundaries, including \$1,000 to J. J. McArthur as International Boundary Commissioner.....			42,842	38		
Meteorological Service, including Magnetic Observatory, grants of \$500 each to Kingston and Montreal Observatories, also allowances to L. F. Gorman, observer at Ottawa.....			208,591	53	587,892	08
					97,703	64
STEAMBOAT INSPECTION.....						
FISHERIES						
Salaries and disbursements of Fishery Officers and guardians, Fisheries Patrol Service and Oyster Culture.....			709,449	34		
Building fishways and clearing rivers.....			38,620	29		
Legal and incidental expenses.....			455	56		
Assisting in the conservation and development of deep sea fisheries and of the demand for fish.....			15,622	18		
Salaries, construction and maintenance of fish-breeding establishments.....			364,789	43		
Maintenance of Fisheries Intelligence Bureau.....			1,500	88		
Inspection of pickled fish.....			6,165	59		
Marine Biological Board of Canada.....			26,000	00		
Fishing bounty.....			152,519	30		
Scientific investigation into practical and economic problems connected with the fisheries.....			4,690	11		
Building three patrol boats and new engines for three existing boats.....			43,643	79		
Expenses of Counsel in the Quebec Fisheries Reference before the Judicial Committee of the Privy Council.....			21,645	55	1,385,102	02
SUBSIDIES TO PROVINCES						
Ontario.....			2,396,378	88		
Quebec.....			1,969,630	28		
Nova Scotia.....			636,666	86		
New Brunswick.....			637,976	16		
Manitoba.....			1,470,991	36		
British Columbia.....			623,135	06		
Prince Edward Island.....			381,931	88		
Alberta.....			1,621,075	00		
Saskatchewan.....			1,753,075	00	11,490,860	48
MINES AND GEOLOGICAL SURVEY						
Mines Branch—						
For the organization and equipment of the Explosives Division under the Explosives Act, Chap. 31, 4-5 Geo. V.			11,314	40		
Investigation of ore and other economic deposits, road and structural materials; wages; expenses of the fuel testing and ore dressing plants, collection of mining and metallurgical statistics, etc.....			114,098	70		
Publications, English and French editions of reports, purchase of books of reference, laboratory supplies, instruments and office contingencies.....			31,637	15		
Balance of development expenses and capital costs of a demonstration plant established by the Lignite Utilization Board re Lignite coal.....			140,000	00		
Museum equipment.....			5,806	38	302,856	63
					10,714	37
Dominion of Canada Assay Office—						
Maintenance of Assay Office, Vancouver, B.C.....					313,571	00
					62,968,236	38
Carried forward.....						

SESSIONAL PAPER No. 2

ORDINARY EXPENDITURE, 1920-21—Continued

	\$	cts.	\$	cts.	\$	cts.
Brought forward.....			313,571	00	62,968,236	38
SCHEDULE "I.I."—Continued						
MINES AND GEOLOGICAL SURVEY—Concluded						
<i>Geological Survey—</i>						
Explorations, surveys and investigations, wages of explorers, draughtsmen and others.....	184,847	12				
Publication of English and French editions of reports, maps, illustrations, etc.....	43,732	72				
Maintenance of offices and museum, instruments, chemicals, books of reference, miscellaneous assistance and contingencies.....	49,822	49				
Purchase of specimens.....	3,287	60				
			281,689	93		
LABOUR						
Industrial Disputes Investigation Act.....			39,953	78		
Conciliation and Labour Act.....			73,520	15		
Fair Wages and Inspection Officers.....			18,136	62		
Administration Employment Office Co-ordination Act, including maintenance of Employment Offices in New Brunswick, Nova Scotia and Prince Edward Island.....			97,661	59		
Employment Offices Co-ordination Act to supplement amount provided by Statute, Chap. 21, 8-9 George V.....			233,890	75		
Administration Technical Act, formerly voted under Vocational Education.....			3,769	38		
Technical Education Act.....			580,710	53		
International Labour Conference.....			6,506	84		
Director of Coal Operations, Western Canada.....			17,840	50		
National Industrial Conference and expenses of Commissions arising from 1919 Conference.....			3,464	07		
Organization and development of Joint Industrial Councils.....			3,477	94		
Emergency relief.....			343,036	55		
					1,421,968	70
INDIANS						
Annuities.....			184,804	00		
Ontario and Quebec.....			105,420	72		
Nova Scotia.....			46,083	19		
New Brunswick.....			22,278	27		
Prince Edward Island.....			3,722	70		
Manitoba, Saskatchewan, Alberta and Northwest Territories.....			575,696	40		
British Columbia.....			210,739	34		
Yukon.....			15,919	04		
Indian Education.....			1,112,409	63		
General.....			132,999	32		
					2,410,072	61
ROYAL CANADIAN MOUNTED POLICE.....						
					3,927,798	82
GOVERNMENT OF THE NORTHWEST TERRITORIES.....						
					29,145	71
GOVERNMENT OF THE YUKON TERRITORY.....						
					189,482	69
MISCELLANEOUS						
Grant to assist the Canadian Association for the prevention of tuberculosis.....			10,000	00		
Grant to assist the Canadian Branch of the St. John Ambulance Association.....			5,000	00		
Grant to the Industrial Congress to be held in Western Canada in 1920.....			10,000	00		
Grant to the National Dairy Council.....			3,000	00		
Air Service.....			232,697	51		
Board of Commerce—Maintenance and operation.....			59,035	26		
Salaries of Board of Commerce Commissioners.....			3,866	63		
Board of Commerce, Supreme Court Award—Re A. Geoffrion.....			1,045	10		
Expenses of the Commission of Conservation.....			97,993	79		
Canadian Representation at Washington.....			50,951	35		
Information Service, Department of External Affairs.....			19,362	37		
Payments to Consular offices abroad for services.....			21	27		
Carried forward.....			492,973	28	71,541,965	84

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ORDINARY EXPENDITURE, 1920-21—*Continued*

	\$	cts.	\$	cts.	\$	cts.
Brought forward.....			492,973	28	71,541,965	84
SCHEDULE "I.I."— <i>Continued</i>						
MISCELLANEOUS— <i>Continued</i>						
Expenses of the Lake of the Woods Technical Board and Lake of the Woods Control Board.....			7,695	99		
Allowance to Mr. W. J. Stewart, Chief Hydrographer, for services performed under Order in Council of the 19th October, 1921, in relation to questions under consideration by the International Joint Commission during the year 1920-21.....			1,000	00		
Salaries and expenses of the Paris Agency.....			35,115	32		
Salaries and expenses, Passport Office.....			41,799	36		
Canada's contribution towards the maintenance of the permanent Secretariat of the League of Nations for the year 1920-21.....			200,000	00		
Workman's Compensation Act 8-9 Geo. V, Chap. 15.....			170,091	80		
Battlefields Memorials in France and Belgium.....			164,756	21		
Contribution to aid in carrying on the work of the Astronomical Society.....			2,000	00		
Administration of the Business Profits War Tax Act, 1916, and the Income War Tax Act, 1917; and amendments.....			1,709,584	20		
Grant in aid of the Canadian General Council of the Boy Scouts' Association.....			5,000	00		
Grant to the Canadian Mining Institute.....			3,000	00		
Grant towards defraying the expenses of the Canadian National Committee for Mental Hygiene.....			10,000	00		
Canadian Press Limited—Towards expenses of a National News Service.....			49,999	99		
Canadian Associated Press.....			8,000	00		
Grant in aid of the Dominion Council of the Girl Guides Corporation of the City of Ottawa.....			3,000	00		
Expenses in the interest of fire prevention by the Department of Insurance.....			112,500	00		
Imperial War Graves Commission.....			11,432	19		
Grant to the National Battlefields Commission.....			378,963	07		
Royal Academy of Arts.....			41,450	00		
Grant to the Royal Society of Canada.....			2,500	00		
Grant to the Victorian Order of Nurses.....			8,000	00		
Ottawa Improvement Commission.....			5,000	00		
Royal Mint.....			150,000	00		
Imperial Press Conference held in Canada in 1920.....			193,224	16		
Memorial to the late Lt.-Col. Harold Baker, M.P.....			50,000	00		
Expenses in connection with the Tariff Revision enquiry.....			500	00		
Grant to the Navy League of Canada towards expenses of exhibition of Naval Pictures in Canada.....			17,153	39		
Annual contribution to the Canadian Law Library, London, England.....			5,000	00		
Paper Control Tribunal.....			266	60		
Grant to the Chief Constables' Association of Canada.....			923	73		
Suppression of the White Slave Traffic.....			500	00		
Contribution towards fighting the typhus epidemic in Europe.....			1,600	00		
Expenses of litigated matters, Dept. of Justice.....			200,000	00		
Victoria Shipowners Limited—Salaries and expenses of government inspector.....			13,010	18		
Salary of the Private Secretary to the Speaker of the Senate.....			2,785	49		
Expenses of attending sittings of the Judicial Committee of the Privy Council.....			600	00		
Amount required in connection with the contract made by the Department of Marine with the Dominion Iron and Steel Company, Ltd. for delivery of steel plates.....			2,000	00		
Expenses in connection with a Canadian exhibit at the National Exposition of Chemical Industries to be held in New York, U.S.A. in Sept. 1921.....			189,720	33		
Grant to the Imperial Mineral Resources Bureau.....			6,026	66		
Canada Gazette.....			12,166	67		
Distribution of Parliamentary Documents and other Government Publications.....			43,521	06		
			46,440	53		
Carried forward.....			4,399,300	21	71,541,965	84

SESSIONAL PAPER No. 2

ORDINARY EXPENDITURE 1920-21—*Continued*

	\$	cts.	\$	cts.	\$	cts.
Brought forward.....			4,399,300	21	71,541,965	84
SCHEDULE "I.I."— <i>Continued</i>						
<i>MISCELLANEOUS—Concluded</i>						
Printing Bureau—Plant, repairs and renewals.....			32,980	65		
Miscellaneous Printing.....			76,709	02		
The Editorial Committee—Cost of Printing, etc.....			998	97		
Public Archives.....			66,870	95		
International Joint Commission.....			49,294	66		
Administration of the Bankruptcy Act.....			7,601	70		
Expenses under the Canada Temperance Act.....			405,144	50		
Canadian Publications supplied to Library of High Commissioner's Office.....			839	63		
Expenses incurred by the Committee appointed to inquire into and report on an amendment to the Armorial Bearings of Canada.....			613	82		
Expenses under the Naturalization Acts.....			40,899	28		
Purchasing Commission—Salaries and contingencies.....			65,223	20		
Parliamentary Guide.....			1,950	00		
Grant in connection with the visit of the British Imperial Council of Commerce.....			23,785	91		
Investigations under the Inquiries Act.....			1,200	00		
Amount required for increases in salaries due to the application of the re-classification of the civil service both inside and outside service for years 1919-20 and 1920-21.....			3,958,343	89		
Re-organization of the Departments at Ottawa.....			112,846	27		
Inforsseen expenses.....			36,150	25		
Gratuities.....			69,125	32		
Cost of Living Bonus.....			10,588,890	01		
					19,938,768	24
The Air Board.....					1,351,212	14
HEALTH						
Adulteration of Food and the administration of the Act respecting fertilizer, etc.....			59,859	72		
Proprietary or Patent Medicines.....			3,875	01		
Housing, salaries and general expenses.....			9,036	99		
Marine Hospitals.....			77,545	60		
Immigration and Medical Inspection.....			44,257	25		
Veneral Diseases.....			181,604	82		
Quarantine.....			262,498	11		
					638,677	50
CUSTOMS						
Salaries and Contingencies.....			4,146,410	28		
Inspectors, preventive service and Board of Customs.....			485,397	52		
Miscellaneous.....			239,993	00		
Revenue Cruisers.....			194,627	62		
Secret, Preventive Service (Justice).....			4,261	77		
					5,070,690	49
EXCISE						
Salaries of Officers and Inspectors of Excise.....			502,989	07		
Contingencies.....			123,959	69		
Preventive Service—Salaries and contingencies.....			73,513	34		
War Tax—Salaries and contingencies.....			356,871	29		
Stamps for imported and Canadian tobacco.....			126,295	18		
Methylated spirits.....			360,862	06		
Minor Revenue expenditures.....			21	15		
					1,544,511	78
WEIGHTS AND MEASURES, GAS AND ELECTRIC LIGHT						
Weights and Measures—						
Salaries.....	157,939	59				
Contingencies.....	109,969	76				
International Bureau of Weights and Measures.....	244	00				
			268,153	35		
Carried forward.....			268,153	35	100,085,825	99

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ORDINARY EXPENDITURE, 1920-21—*Concluded*

	\$	cts.	\$	cts.	\$	cts.
Brought forward.....			268,153	35	100,085,825	99
SCHEDULE "I.I."— <i>Concluded</i>						
WEIGHTS AND MEASURES, ETC.— <i>Con.</i>						
Gas and Electric Light—						
Salaries.....	90,727	43				
Contingencies.....	47,272	57				
Export of Electric power.....	26	00				
International Electro—Technical Commission.....	200	50				
			138,226	50		
Canada Grain Act—Administration.....	1,059,565	35			406,379	85
Trade Commissioners and Commercial Agents.....	237,688	67				
Bounties—Expenses in connection with the administration of the Act.....	2,777	81				
Terminal Elevators, construction, acquisition, etc.....	9,749	51				
Canada Year Book.....	13,500	00				
Reimbursement of persons or firms put to a loss by the closing of the Grain Exchange in 1919.....	20,223	99				
Census and Statistics.....	237,483	89				
Gold and Silver Marking Act.....	3,774	90				
West India Cable.....	34,066	07				
Development and extension of Canadian Trade.....	100,592	08				
Bureau of Industrial and Scientific Research.....	109,577	48				
Patent Records.....	41,943	77				
Grant to Canadian Engineering Standards Association for the promotion of uniformity of Standards in Metallic and other products.....	10,000	00				
Culling—Salaries, contingencies and superannuation.....	3,078	47				
Inspection and Sales Act.....	2,598	08				
			1,886,620	07		
Bounties—						
Crude Petroleum.....	101,765	20				
Zinc.....	42,190	64				
Linen Yarns.....	5,246	51				
			149,202	35		
					2,035,822	42
Total miscellaneous.....					102,528,028	26
SPECIAL EXPENDITURES, 1920-21						
SCHEDULE "J.J."						
Demobilization						
Auditor General's Office.....	41,950	39				
Immigration and Colonization.....	244,528	28				
Justice.....	81,019	90				
Militia and Defence, Service in Canada (for details see appendix No. 8).....	12,980,207	21				
Militia and Defence, Service Overseas (for details, see appendix No. 8).....	3,249,557	24				
Naval Service.....	239,329	46				
Public Archives.....	22,719	87				
Public Works.....	1,193,692	25				
Secretary of State.....	42,895	42				
Trade and Commerce.....	17,861	26				
			18,113,761	28		
Less Credits—Refunds of previous years' expenditure on account of War and Demobilization—						
Agriculture.....	16,379	28				
Canadian Munition Resources Com'n.....	281	63				
Dominion Police.....	1,426	71				
External Affairs.....	4,987	50				
Finance.....	204	16				
Militia and Defence.....	45,695	93				
Naval Service.....	299,546	54				
Trade and Commerce, pig iron.....	747,695	54				
			1,116,217	29		
					16,997,543	99

SESSIONAL PAPER No. 2

SPECIAL EXPENDITURE, 1920-21—Continued

	\$	cts.	\$	cts.	\$	cts.
SCHEDULE "K.K."						
<i>Cost of Loan Flotations—</i>						
5½ per cent Victory Loan 1919—						
Organization expenses.....			531	66		
Remuneration to bond dealers and others.....			1,000	00		
Advertising—Canadian Press Association.....			148	33		
¼ of one per cent commission paid to banks.....			30,025	61		
Postage and insurance.....			18,388	08		
American Bank Note Co.—Printing bonds.....			196,366	96		
Salaries.....			36,951	78		
Telephone.....			7	85		
Rent of and repairs to typewriters.....			301	00		
Cartage.....			26	25		
Printing and stationery.....			51	85		
Travelling expenses.....			175	69		
Office contingencies.....			7	50		
LESS—			283,982	56		
Refund—organization expenses.....	21,604	63				
Refund—commission to canvassers.....	120,343	49				
Refund—Remuneration to bond dealers and others....	16,903	83				
Refund—Dominion Publicity Committee.....	11,356	01				
			170,207	96		
5½ per cent Victory Loan 1918—					113,774	60
Advertising.....					10	00
Dominion of Canada Savings Certificates—						
¼ of one per cent commission paid to banks.....			6,402	27		
¼ of one per cent commission paid to postmasters.....			3,509	66		
Printing and stationery.....			1,412	69		
Postage.....			49	55		
					11,374	17
War Savings and Thrift Stamps—						
¼ of one per cent commission paid to postmasters.....			4,897	15		
Payment to Canadian National Railways, Moncton, N.B. to reimburse them for four War Savings Stamps sold by the National War Savings Committee, Ottawa and proceeds credited as a refund 1919-20....			40	00		
			4,937	15		
LESS—Sale of typewriter and stationery.....			78	85		
					4,858	30
Temporary Loan, London, Bank of Montreal London ¼th of one per cent commission on £2,000,000 Treasury Bills.....			6,083	33		
Bank of Montreal, London, ⅞th of one per cent for Bill Stamps on £2,000,000 Treasury Bills.....			4,866	66		
					10,949	99
LESS—					140,967	06
5½ per cent Victory Loan, 1917—						
Unclaimed cheques re overtime, during the years 1917-18 and 1918-19.....			944	03		
5 per cent War Loan, 1916-31—						
Refund of discount on \$100 bond written off.....			2	50		
					946	53
					140,020	53
SCHEDULE "L.L."						
<i>Miscellaneous Charges—</i>						
Receiver General triplicate and duplicate receipts forwarded on separate revenue statements by the Department of Marine and both credited to the accounts for 1919-20.....			1,093	59		
Superannuation Fund No. 2, amount required under Chap. 17, sec. 18, R.S. 1906.....			102,200	00		
Government Annuities, amount required to meet the value of the prospective annuities contracted for up to the end of the fiscal year 1920-21.....			18,533	90		
Agriculture, Stock Grazing, amount expended by the Department of Agriculture for stock grazing during the fiscal year 1919-20 which was covered by votes 382 and 383 of that year. This amount was charged to Miscellaneous Open Accounts and is now transferred.....			230,200	04		
					352,027	53

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COMPARATIVE SCHEDULES OF ORDINARY REVENUE FOR FISCAL
YEARS 1919-20 AND 1920-21

	1919-20		1920-21	
	\$	cts.	\$	cts.
SCHEDULE "M.M."				
<i>Customs—</i>				
Ontario.....	90,610,034	54	82,582,651	47
Quebec.....	55,646,738	93	56,224,131	86
Nova Scotia.....	4,947,776	40	4,376,041	00
New Brunswick.....	6,166,790	67	5,378,515	53
Prince Edward Island.....	150,290	11	198,288	59
Manitoba.....	12,160,214	32	11,401,443	09
Alberta.....	3,638,574	27	4,152,674	85
Saskatchewan.....	2,699,284	31	3,480,891	26
British Columbia.....	11,549,087	06	11,945,482	56
Yukon.....	58,881	02	59,927	19
British P. O. Parcels.....	3,546	29	9,278	44
	187,631,217	92	179,809,325	84
LESS—Returned duties and drawbacks (For collections by ports see Appendix No. 9).....	18,834,394	98	16,542,521	89
		168,796,822 94		163,266,803 95
SCHEDULE "N.N."				
<i>Excise—</i>				
Ontario.....	6,438,107	92	5,075,216	80
Quebec.....	34,260,006	02	30,514,968	46
Nova Scotia.....	76,886	88	28,808	91
New Brunswick.....	103,038	85	75,563	58
Prince Edward Island.....	51,740	45	51,611	45
Manitoba.....	578,530	86	419,513	68
Alberta.....	274,479	82	253,325	67
Saskatchewan.....	61,351	25	19,178	43
British Columbia.....	606,320	92	546,489	64
Yukon.....	50	00		
	42,450,512	97	36,984,676	62
LESS—Refunds.....	260,836	78	271,767	44
	42,189,676	19	36,712,909	18
Methylated spirits.....	508,406	38	405,457	51
		42,698,082 57		37,118,366 69
SCHEDULE "O.O."				
<i>Post Office—</i>				
Balance due by Postmasters.....	27,161	61	27,161	61
Postage stamps, postcards, etc.....	26,116,196	34	28,117,722	79
Postage paid in cash on newspapers.....	333,158	76	474,881	35
Postage paid in cash on 3rd class printed matter.....	613,187	35	704,601	69
Rent on letter boxes and drawers.....	232,486	24	239,559	93
Commission on money orders.....	1,448,137	43	1,451,434	76
Commission on Postal Notes.....	127,964	75	132,393	74
Profit in exchange on money order busi- ness.....	263,609	84	818,919	03
Commission on United Kingdom postal order business.....	611	79	649	15
Transit charges on correspondence from other countries.....	225,609	91	32,262	81
Postage on parcels from other countries...	181,531	74	203,418	74
Void money orders.....	30,429	83	41,446	57
Collections for rural mail boxes.....	31,036	50	25,548	00
Miscellaneous.....	41,426	87	60,379	89
Amount to be adjusted.....	22,621	36	397,700	85
		29,695,170 32		32,728,080 91
Carried forward.....		29,695,170 32		32,728,080 91

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COMPARATIVE SCHEDULES OF ORDINARY REVENUE FOR FISCAL
YEARS 1919-20 AND 1920-21—Continued

	1919-20		1920-21	
	\$	cts.	\$	cts.
Brought forward.....		29,695,170 32		32,728,080 91
SCHEDULE "O.O."—Concluded				
Post Office—Con.				
DEDUCTIONS—				
Salaries, allowances, etc.....	4,780,659	83	5,618,469	30
Discount to stamp vendors and post- masters, and compensation to mes- sengers for special delivery letters..	190,002	78	198,912	06
Losses by fire, burglary, etc.....	3,442	27	6,037	48
Balance of commission paid to other countries on money order business..	36,691	70	54,998	75
Transit charges on correspondence to other countries.....	61,027	66	15,262	30
Postage on parcels to other countries.	122,557	58	77,167	95
Loss in exchange on money order business with other countries.....	1,088	56	1,251	64
Balance due by postmasters.....	27,161	61	27,161	61
Amount overcredited in previous fiscal year owing to books of Fin- ance Department closing for the year before final adjustments could be made by the Post Office Depart- ment.....	829	44	22,621	36
		5,223,461 43		6,021,882 45
		24,471,708 89		26,706,198 46
SCHEDULE "P.P."				
PUBLIC WORKS				
Canals—				
Chambly.....	725	00	707	00
Murray.....	244	00	248	00
Chats Falls.....			2	00
Carillon and Grenville.....	845	00	543	00
Rideau.....	9,144	11	7,175	85
Sault Ste. Marie.....	115	00	116	00
Beauharnois.....	14,816	15	13,393	15
Cardinal.....	2,951	10	2,802	10
Cornwall.....	39,551	15	23,777	64
Montreal (Lachine).....	162,071	48	161,445	58
Ste. Ann's Lock and Canal.....	194	12	217	00
Soulanges.....	3,521	49	3,522	49
St. Peters.....	7	00	5	00
Trent.....	4,338	71	4,158	33
Welland Ship Canal.....	4,510	00	5,858	75
Welland.....	75,295	76	116,890	64
Port Colborne Elevator.....	123,862	95	25,078	83
	442,193	02	365,941	36
LESS—Refunds.....	266	66		
		441,926 36		365,941 36
Miscellaneous Public Works—				
Graving Docks.....	80,747	59	64,918	15
Slides and Booms.....	48,133	41		
Telegraphs.....	277,748	95	330,470	43
Ferries.....	1,248	50	1,617	17
Wharves and Piers.....	69,859	01	105,032	83
Harbours.....	1,350	94	1,014	00
		479,088 40		503,052 58
		921,014 76		868,993 94

COMPARATIVE SCHEDULES OF ORDINARY REVENUE FOR FISCAL
YEARS 1919-20 AND 1920-21—*Continued*

	1919-20		1920-21	
	\$	cts.	\$	cts.
SCHEDULE "Q.Q."				
<i>War Tax Revenues—</i>				
Inland Revenue.....		15,587,706 70		78,803,099 18
Income Tax.....		20,263,739 91		46,381,824 31
Business Profits Tax.....		44,145,184 48		40,841,401 25
<i>Miscellaneous—</i>				
Trust and Loan Companies.....	274,216 28		293,801 94	
Insurance Companies.....	638,730 76		807,667 12	
Chartered Banks.....	1,170,223 45		1,257,533 70	
		2,083,170 49		2,359,002 76
		82,079,801 58		168,385,327 50
SCHEDULE "R.R."				
MISCELLANEOUS REVENUE				
<i>Interest on Investments—</i>				
Interest on Sinking Funds.....	908,540 77		1,092,114 70	
Loans to Banks, Finance Act, 1914.....	3,322,952 78		3,568,106 74	
Loans to Banks "on call".....	76,158 06		75,949 98	
Canadian Northern Railway.....	850,765 53		194,343 45	
Grand Trunk Railway.....	35,624 00		408,186 45	
Grand Trunk Pacific Railway.....	1,204,541 40		992,800 00	
Province of Manitoba Loan.....	25,000 00		25,000 00	
Province of Ontario Loan.....	130,000 00		130,000 00	
Province of Saskatchewan Loan.....	87,472 33		50,000 00	
<i>Loans to Provinces for Housing Scheme—</i>				
British Columbia.....	18,750 00		53,263 93	
Manitoba.....	11,335 62		73,405 55	
New Brunswick.....	15,000 00		45,500 00	
Ontario.....	112,500 00		437,500 00	
Quebec.....	1,500 00		14,458 53	
Central Canada Loan and Savings Co....	8,750 00		17,567 10	
Canada Permanent Mortgage Corporation.....			17,161 51	
Huron and Erie Mortgage Corporation.....	23,013 70		40,993 15	
Southern Loan and Savings Co.....			4,190 41	
Victoria Loan and Savings Co.....	1,750 00		6,515 74	
National Trust Company Limited.....			12,039 04	
Waterloo County Loan and Savings Co....	4,854 48		8,340 10	
Belgian Government Loan.....	226,416 80		226,416 80	
French Government Loan.....	28,604 82		302,500 00	
Greek Government Loan.....			60,995 40	
Italian Government Loan.....	158,193 07		330,181 56	
Imperial Government.....	8,311,273 37		13,901,940 86	
Canadian Merchant Marine Demand Notes.....	415,358 36		84,641 64	
<i>Interest on Current Accounts with the</i>				
Bank of Montreal, London.....	1,740 93		214,065 35	
Bank of Montreal, New York.....	63,265 01		53,044 69	
<i>Interest on Province of Quebec Debt</i>				
Account.....	58,944 38		58,944 38	
Montreal Harbour Debentures.....	885,716 79		466,383 73	
Vancouver Harbour Commission.....			15,088 31	
Montreal Turnpike Trust Co.....	5,208 98		5,000 00	
Seed Grain and Relief Advances.....			1,098,246 05	
Soldiers' Land Settlement Loans.....	12,564 01		677,938 12	
St. John Bridge and Railway Extension.....			34,712 00	
Southern Alberta Land Co.....	81,185 45		17,711 01	
(For details see Appendix No. 10)		17,086,980 64		24,815,246 28
Carried forward.....		17,086,980 64		24,815,246 28

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COMPARATIVE SCHEDULES OF ORDINARY REVENUE FOR FISCAL
YEARS 1919-20 AND 1920-21—*Continued*

	1919-20		1920-21	
	£	cts.	\$	cts.
Brought forward.....		17,086,980 64		24,815,246 28
SCHEDULES "R.R."— <i>Con.</i>				
<i>Patent Fees—</i>				
Patents.....	273,590	20	321,879	38
Assignments.....	11,543	68	12,703	60
Notices.....	860	40	756	00
Caveats.....	2,225	52	2,331	45
Certified Copies.....	4,300	11	5,414	32
Subscriptions to Record.....	1,496	47	1,572	73
Sundries.....	29	90	55	45
	294,046	28	344,712	93
<i>Trademark and Copyright Fees—</i>				
Trademarks.....	55,647	47	57,193	72
Copyrights.....	2,200	82	2,024	06
Designs.....	1,412	15	1,884	65
Assignments.....	583	80	1,221	22
Certified Copies.....	517	85	693	35
Timbermarks.....	88	60	157	50
	60,450	69	63,174	50
		354,496 97		407,887 43
<i>Casual Revenue—</i>				
Agriculture.....	152,062	86	167,584	06
Air Board.....	46	00	6,647	20
Archives.....	89	20	1	50
Canada Food Board.....	2,745	83		
Board of Pension Commissioners.....	25,930	54	110,372	01
Board of Commerce.....	245	70	34	40
Civil Service Commission.....	138	50		
Commission of Conservation.....	536	49		
Customs.....	9,424	73	27,212	07
External Affairs.....	71,909	36	61,407	17
Finance.....	1,248,688	21	905,647	45
Health.....	23,982	15	28,634	01
House of Commons.....	18,371	24	13,992	12
Indian Affairs.....	39,104	55	7,206	60
Inland Revenue.....	3,241	16	644	73
Interior.....	21,664	09	811,203	44
Immigration and Colonization.....	16,425	78	8,968	87
Insurance.....	1	45		
Justice.....	5,637	00	14,079	27
Labour.....	1,754	43	2,852	88
Marine.....	116,911	04	187,683	53
Militia and Defence.....	87,867	40	110,732	40
Mines.....	3,343	90	2,316	83
Naval Service.....	164,205	87	153,638	41
Penitentiaries.....	12,490	78		
Post Office.....	6	45	05	
Printing and Stationery.....	57,121	48	24,622	71
Privy Council.....	5,032	22		
Public Works.....	224,751	81	334,204	96
Railways and Canals.....	302,973	96	324,853	74
R. C. Mounted Police.....	731	49	1,755	71
Secretary of State.....	331,593	87	451,949	00
Senate.....	15,337	50	16,167	70
Soldiers' Civil Re-Establishment.....	566	73	123,410	46
Soldiers' Land Settlement.....	254	91	13,723	10
Trade and Commerce.....	766,536	31	93,775	23
	3,731,724	99	4,005,321	61
Less—Civil Service Commission Refund of Previous Years, expenditure (For details see appendix No. 11).....			138	50
		3,731,724 99		4,005,183 11
Carried forward.....		21,173,202 60		29,228,316 82

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COMPARATIVE SCHEDULES OF ORDINARY REVENUE FOR FISCAL
YEARS 1919-20 AND 1920-21—*Continued*

	1919-20		1920-21	
	\$	cts.	\$	cts.
Brought forward.....		21,173,202 60		29,228,316 82
SCHEDULE "RR"— <i>Con.</i>				
Ordinance Lands.....		9,834 64		8,877 88
Fines and Forfeitures (for details see appendix No. 12).....		628,793 03		501,448 37
Premium, discount and exchange (for details see appendix No. 13).....		1,974,071 70		1,116,580 87
Steamboat Inspection.....		4,593 64		72,703 68
<i>Mariners' Fund—</i>				
Quebec.....	26,444 94		25,367 46	
Nova Scotia.....	22,818 32		26,572 80	
New Brunswick.....	14,395 63		13,929 97	
Prince Edward Island.....	186 13		126 29	
British Columbia.....	14,840 99		22,114 44	
	78,686 01		88,110 96	
LESS refunds.....	458 97		510 34	
		78,227 04		87,600 62
<i>Electric Light—</i>				
Inspection fees.....	115,384 20		139,999 36	
Export Licenses Electric Power.....	475 00		475 00	
		115,859 20		140,474 30
<i>Gas Inspection—</i>				
Ontario.....	37,225 95		41,992 70	
Quebec.....	13,379 70		15,471 65	
New Brunswick.....	906 00		1,048 50	
Nova Scotia.....	255 00		326 00	
Manitoba.....	3,251 75		4,684 50	
Alberta.....	2,130 20		2,906 20	
British Columbia.....	4,545 95		4,557 05	
		61,694 55		70,986 60
<i>Weights and Measures—</i>				
Ontario.....	59,355 15		94,152 70	
Quebec.....	29,737 65		64,235 50	
New Brunswick.....	2,345 25		6,629 20	
Nova Scotia.....	3,413 85		7,569 05	
Prince Edward Island.....	758 55		1,312 45	
Manitoba.....	15,557 15		26,368 10	
Saskatchewan.....	19,806 10		36,738 55	
Alberta.....	11,973 50		21,008 05	
British Columbia.....	4,102 55		6,580 85	
	147,049 75		264,594 45	
LESS refunds.....	4 80		7 80	
		147,044 95		264,586 65
Culling Timber.....		1,272 82		2,070 15
<i>Law Stamps—</i>				
Exchequer Court.....	3,233 80		5,801 00	
Supreme Court.....	3,251 00		2,960 80	
Territorial Court.....	1,005 35		660 75	
		7,490 15		9,422 55
<i>Penitentiaries—</i>				
Kingston.....	49,920 97		72,995 44	
St. Vincent de Paul.....	12,918 59		15,282 47	
Dorchester.....	20,013 62		23,019 06	
Manitoba.....	20,320 67		30,105 23	
British Columbia.....	5,360 62		8,070 83	
Alberta.....	12,969 02		5,387 22	
Saskatchewan.....	9,339 12		7,849 65	
		130,842 61		162,709 90
Insurance Inspection.....		62,384 21		89,505 20
Carried forward.....		24,395,311 14		31,755,283 59

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COMPARATIVE SCHEDULES OF ORDINARY REVENUE FOR FISCAL
YEARS 1919-20 AND 1920-21—Continued

	1919-20		1920-21	
	\$	cts.	\$	cts.
Brought forward.....		24,395,311 14		31,755,283 59
SCHEDULE "RR"—Con.				
<i>Fisheries—</i>				
Ontario.....	1,421	80	2,053	25
Quebec.....	8,085	78	6,536	90
Nova Scotia.....	10,213	28	12,189	62
New Brunswick.....	16,441	02	15,170	52
Prince Edward Island.....	4,741	68	5,720	12
Manitoba.....	12,139	17	11,793	99
Alberta.....	8,313	85	8,693	75
Saskatchewan.....	4,321	00	4,077	30
British Columbia.....	270,698	41	233,282	04
Yukon.....	215	00	280	00
		336,590 99		297,797 49
Canada Gazette.....		50,325 26		61,467 82
Superannuation (for details, see appendix No. 14).....		21,986 01		22,085 57
Lighthouse and Coast.....		621 00		612 00
Dominion Steamers.....		13,181 36		4,050 70
Military College.....		53,598 64		70,107 39
Civil Service Examination Fees.....		6,394 00		4,877 00
<i>Dominion Lands—</i>				
Homestead fees.....	67,460	00	53,880	00
Sale fees.....	120	00	50	00
Improvements.....	77,807	94	69,732	66
Pre-emption sales under Act of 1908.....	2,415,322	26	1,484,277	49
Purchased Homestead sales.....	132,738	49	93,571	24
General sales.....	201,247	33	135,749	20
Map sales, office fees, etc.....	17,134	13	16,333	67
Rental of lands.....	15,455	17	12,029	05
Survey fees.....	18	68	31	65
Timber dues.....	589,780	21	705,313	77
Grazing lands rental.....	183,661	96	183,756	97
Grazing lands improvements.....	1,105	80	760	00
Coal lands.....	361,947	48	457,065	08
Hay permits.....	36,362	19	30,217	62
Mining fees.....	62,255	08	65,824	73
Hydraulic leases.....	2,265	00	2,160	00
Dredging leases.....	1,958	97	1,443	22
Export tax on gold.....	41,463	84	31,126	21
Free certificates for export of gold.....	8	00	1	50
Stone quarries.....	8,717	12	9,842	92
Irrigation fees.....	540	50	399	00
Irrigation sales.....	50,297	01	7,573	68
Rent of water power.....	3,661	18	3,244	93
Fees re Board of Examiners D.L.S.....	255	00	200	00
Patent and interchange fees.....	220	00	320	00
Suspense account.....	6,725	88	3,400	79
Potash leases.....	1,316	37	893	80
Sand, stone and gravel.....	541	45	2,537	74
Interim receipt account, Yukon.....			578	15
Fishing permits.....	881	00	1,660	00
Petroleum.....	370,482	67	620,872	62
Rocky Mountain Park.....	48,330	58	60,961	23
Jasper Park.....	21,227	93	5,473	12
Carried forward.....	4,721,309 28	24,878,008 40	4,061,282 04	32,216,281 56

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COMPARATIVE SCHEDULES OF ORDINARY REVENUE FOR FISCAL
YEARS 1919-20 AND 1920-21—*Concluded*

	1919-20		1920-21	
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Brought forward.....	4,721,309 28	24,878,008 40	4,061,282 04	32 216,281 56
SCHEDULE "RR"— <i>Con.</i>				
<i>Dominion Lands—Concluded.</i>				
Yoho Park.....	828 45		1,206 09	
Watertown Lakes Park.....	3,848 42		2,896 13	
Buffalo Park.....	1,949 55		124 15	
Elk Island Park.....	16 00		31 50	
Antelope Park.....	409 60		409 60	
Forestry Branch, sale of trees, etc.....	4,012 55		7,269 12	
Point Pelee Park.....	30 44		1,341 15	
Miscellaneous.....	6,335 46		11,212 29	
Glacier Park.....	18 50		230 82	
Fort Anne Park.....	47 00		38 00	
Moose Mountain, Buffalo Reserve.....	35 60		35 60	
	4,738,840 85		4,086,076 49	
LESS—Refunds.....	116,249 03		130,750 93	
		4,622,591 82		3,955,325 56
Militia Pensions.....		47,979 08		139,385 32
Inspection of Staples.....		1,092,605 59		1,483,277 57
R. C. M. Police Officers' Pension Revenue....		5,586 26		6,469 05
Chinese Immigration.....		132,132 81		240,107 00
		30,778,903 96		33,040,846 06

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SCHEDULES TO CASH STATEMENT

	\$	cts.	Receipts	Payments
	\$	cts.	\$	cts.
SCHEDULE No. 1.				
Advances to Provinces, Banks, Etc.—				
Province of British Columbia (Housing Scheme).....				611,500 00
“ New Brunswick.....				620,000 00
“ Nova Scotia.....				600,000 00
“ Quebec.....				1,086,700 00
Loans to Banks, Finance Act, 1914.....	272,127,285	75	249,193,435	75
“ (On Call).....			130,000 00	
Central Canada Loan & Savings Co.....			450,000 00	
Canada Permanent Mortgage Corporation.....			500,000 00	
National Trust Co., Limited.....			150,000 00	
Southern Loan & Savings Co.....			125,000 00	
Standard Reliance Mortgage Corporation.....			100,000 00	
Victoria Loan & Savings Co.....			100,060 00	
Waterloo County Loan & Savings Co.....			75,000 00	
Montreal Harbour Commissioners.....				1,315,000 00
City of Edmonton (Soldiers Civil Re-Establishment)...				200,000 00
Vancouver Harbour Commissioners.....				857,900 00
Victoria Shipowners, Limited.....				604,753 00
Balance of Receipts over Payments as per Cash Statement				18,667,997 00
			273,757,285 75	273,757,285 75
SCHEDULE No. 2				
Advances to Imperial and Foreign Governments—				
Imperial Government.....	29,794,948	61		
Belgian Government.....				58,187 02
French Government.....				192,979 80
Greek Government.....				4,773,297 40
Roumanian Government.....				1,005,592 00
Balance of Receipts over Payments as per Cash Statement..				23,764,892 39
			29,794,948 61	29,794,948 61
SCHEDULE No. 3				
Miscellaneous Current Accounts—				
Advances to Royal Mint, Gold Purchase Account.....	9,919,546	45	9,945,058	20
“ Silver Purchase Account.....	1,160,000	00	991,303	38
“ Copper Purchase Account.....	184,585	00	212,217	99
Agriculture, Screenings.....	75,469	93	18,352	59
“ Stock Grazing.....	769,639	99	539,439	95
Alien Enemy Account.....	37,156	71		
Assigned Pay Special.....	6,645	93	6,645	93
Bank of England Suspense.....	190,680	69		
Bank of Montreal, Patriotic Fund Special.....	1,746,972	20		
Bank of Vancouver Liquidation.....	50,000	00	50,000	00
British Columbia Pilots, Special.....			35,625	50
British Guiana Special.....			462	33
Board of Grain Commissioners Advances under Canada Grain Act.....	3,462,757	93	3,462,868	89
Canada Registration Board.....	1,000	00	92	75
Canadian Government Railways—Open Accounts.....	27,330,376	05	33,505,980	33
“ Stores Accounts.....	17,877,743	43	19,488,170	59
Canadian Trade Commission.....	113,991	09	183,408	13
Dominion Assay.....	5,560,371	40	5,560,371	40
Halifax Pilots Special.....	47,447	00	51,708	05
High Commissioner's Suspense.....	5,875	08		
Internment Operations, Special.....	98,190	19	46,908	78
King's Printer, Advance Account.....	2,556,091	88	2,556,091	88
King's Printer Stationery Office.....	1,647,740	66	1,447,452	04
New York Interest War Loan, 1917-37, Special.....	180,776	37	180,776	37
Outstanding Cheques.....	182,120	75	182,120	75
Prisoners of War.....	1,096	46	24,903	40
Seed Grain and Relief, Dept. of Interior.....	799,689	60	1,724,360	90
Seed Grain Advances, Dept. of Agriculture.....	1,738,692	32	732,911	61
Carried forward.....			75,744,657 11	80,947,231 74

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SCHEDULES TO CASH STATEMENT—Continued

	\$ cts.	Receipts	Payments
		\$ cts.	\$ cts.
Brought forward.....		75,744,657 11	80,947,231 74
SCHEDULE No. 3—Concluded			
<i>Miscellaneous Current Accounts—Continued.</i>			
Seed Peas and Beans, Dept. of Agriculture.....		257,911 61	
Seed Grain Advances 1908, Saskatchewan Government..		8,609 96	
Siberian Credit.....			20,537 01
Sinking Funds War Loan, 1915-25, Interest Special.....		23,721 89	20,884 52
City of Edmonton, Soldiers Civil Re-Establishment..			
Special.....		30,600 54	
Sterling Notes Suspense.....		439,020 19	512,143 96
St. John and Quebec Railway Open Accounts.....		334,791 49	315,974 55
" Stores Accounts.....		73,621 87	76,263 70
St. John Pilots Special.....		25,891 87	25,891 87
Unpaid Coupons New York Loans. Suspense.....			53,338 50
Victory Loan, Trading Account, 1917.....		5,772,127 62	
" Trading Account 1919.....		107,670,688 85	45,170 688 85
" Bond Holding Account.....		114,727,200 00	114,727,200 00
" 1917, Canvassers Suspense.....			18 50
" 1918, Canvassers Suspense.....		581 89	35 75
" 1919, Canvassers Suspense.....		623 76	29 45
" 1917, at Credit of Subscribers in arrears.....		16,665 82	10,682 20
" 1918, " ".....		241,193 24	242,881 34
" 1919, " ".....		15,945,827 54	20,093,422 34
War Loan 1916-31, Suspense.....		57 50	
War Special Account.....			1,905,647 81
Victory Loan, 1917, Interest Suspense.....			38 48
" 1918, Interest Suspense.....			4,626 56
Balance of Receipts over Payments as Per Cash Statement.....			57,186,255 62
		321,313,792 75	321,313,792 75
SCHEDULE No. 4			
<i>Military Property and Stores—</i>			
Toronto Barracks (Militia).....			144 15
Calgary Barracks (Royal Northwest Mounted Police)...		7,500 00	
Balance of Receipts over Payments as Per Cash Statement.....			7,355 85
		7,500 00	7,500 00
SCHEDULE No. 5			
<i>Insurance and Superannuation Funds—</i>			
Government Annuities.....		714,053 41	284,416 07
Insurance Fund, Civil Service.....		307,916 80	48,742 76
" Returned Soldiers.....		95,340 11	7,361 42
Retirement Fund.....		1,422,131 08	404,959 00
Superannuation Fund No. 2.....		179,217 71	18,984 84
Balance of Receipts over Payments as Per Cash Statement.....			1,954,195 02
		2,718,659 11	2,718,659 11
SCHEDULE No. 6			
<i>Trust Funds—</i>			
Alberta School Lands.....		825,957 58	826,000 74
Canadian Military Canteen Funds.....		978,632 73	48,666 66
Contractors' Securities.....		565,112 20	681,996 00
Decayed Pilots' Fund.....		10,453 43	12,873 96
Empress of Ireland Relief Fund.....		4,280 96	4,287 28
Halifax Pilots' Fund.....		4,169 37	3,949 84
Indian Funds.....		1,952,035 54	1,393,066 61
Carried forward.....		4,340,641 81	2,970,841 09

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SCHEDULES TO CASH STATEMENT—*Continued*

	\$ cts.	Receipts	Payments
		\$ cts.	\$ cts.
Brought forward.....		4,340,641 81	2,970,841 09
SCHEDULE No. 6— <i>Continued</i>			
<i>Trust Funds—</i>			
Intercolonial and Prince Edward Island Railway			
Employees Provident Funds.....		501,225 45	379,085 98
Manitoba School Lands.....		413,287 46	413,523 44
Military Estates, Fund No. 1.....		203,141 06	321,437 25
“ “ No. 2.....		8,665 43	5,311 70
Militia and Defence Regimental Funds.....		15,604 19	5,081 91
National Transcontinental Railway apprentice fund.....		11 45	1,184 48
Pelagic sealing fund.....		185,748 07	
Saskatchewan school lands.....		2,862,939 87	2,862,367 21
St. John Pilots superannuation fund.....		2,485 74	1,815 00
Balance of Receipts over Payments as per Cash Statement.....			1,573,102 47
		8,533,750 53	8,533,750 53
SCHEDULE No. 7			
<i>Temporary loans—</i>			
Treasury bills, Canada.....		73,820,000 00	73,820 000 00
Debenture stock, 5%, Canada.....		2,000,000 00	
Bank of Montreal, Ottawa.....		6,000,000 00	6,000,000 00
Treasury bills, London.....		9,733,333,33	9,733,333 33
Loan of 1915-17, New York.....			1,000 00
“ “ 1917-19, New York.....			26,000 00
Balance of Receipts over Payments as per Cash Statement.....			1,973,000 00
		91,553,333 33	91,553,333 33
SCHEDULE No. 8			
<i>Interest due and unpaid—</i>			
Unpaid coupons.....		4,977,274 38	175,017 75
“ dividends, New York.....		85,732 50	
“ “ Dominion Stock.....		124 25	
“ “ Victory Loan, 1917.....			2,226 03
Balance of Receipts over Payments as per Cash Statement.....			4,885,887 35
		5,063,131 13	5,063,131 13
SCHEDULE No. 9			
<i>Soldiers Land Settlement Loans—</i>			
Loans to Soldiers for Settlement of Land.....		3,515,535 65	31,228,869 01
Suspense Account re Indian Lands and Wagons.....		582,356 07	1,014,639 31
Reserve re Doukhobor Lands.....		1,519,871 84	3,840 00
Balance of payments over receipts as per Cash Statement.....		26,629,584 76	
		32,247,348 32	32,247,348 32
SCHEDULE No. 10			
<i>Public Works—Canals—Capital—</i>			
Welland Ship Canal—			
Construction.....	5,067,393 99		
Exchequer Court Award—			
Re-expropriation of Lands at Grantham.....	2,903 58		
Trent Canal—Construction and betterments.....			5,070,297 57
Balance of payments over receipts as per Cash Statement.....		5,450,005 68	379,708 11
		5,450,005 68	5,450,005 68

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SCHEDULES TO CASH STATEMENT—Continued

	\$	cts.	Receipts		Payments	
			\$	cts.	\$	cts.
SCHEDULE No. 11						
<i>Public Works—Railways—Capital—</i>						
Canadian Government Railways—						
Construction and betterments.....	5,326,572	05				
Rolling stock.....	844,047	92				
Outstanding cheques, previous years.....	352	16				
Exchequer Court Awards—						
Halifax ocean terminals.....	72,910	11				
Middle Musquodoboit, N.S.....	1,353	92				
	6,245,236	16				
	23,461	85				
LESS—Refunds of previous years' expenditure.....					6,221,774	31
Hudson Bay Railway Port Nelson Terminals.....					30,036	19
Lotbinière and Megantic Railway purchase.....					336,875	00
Elgin and Havelock Railway purchase.....					33,530	00
St. Martin's Railway purchase.....					22,469	52
Salisbury and Albert Railway purchase.....					84,390	41
Caraquet and Gulf Shore Railway purchase.....					150,000	00
Cape Breton Railway purchase.....					103,753	42
National Transcontinental Railway to pay claims of right of way.....					20,163	79
Balance of payments over receipts as per Cash Statement.....			7,002,992	64		
			7,002,992	64	7,002,992	64
SCHEDULE No. 12						
<i>Public Works—Miscellaneous—Capital</i>						
Public Buildings—						
Ottawa Parliament Buildings—Restoration.....	1,880,774	24				
Ottawa, New public buildings.....	13,504	42				
Ottawa new public buildings—Exchequer Court Award..	415	26			1,894,693	92
Harbours and Rivers—					13,536	89
Esquimalt, B.C.—New dry dock.....					516,551	82
Port Arthur and Fort William, Harbour and River Improvements.....					45,146	49
Quebec Harbour—River St. Charles Improvements.....					41,556	09
Quebec Harbour—Champlain Dry Dock, Completion...					1,249,735	80
St. John Harbour—Improvements.....					1,614,429	68
Toronto Harbour—Improvements.....					37,284	31
Toronto Island—Breakwater protection.....						
Ship Channel—River St. Lawrence.....	507,211	94				
Sorel Shipyard—Maintenance and Improvements.....	100,414	33				
Ice breaking Steamer—River St. Lawrence.....	972	35			608,598	62
					1,545,137	35
Halifax Graving Dock—Exchequer Court Award.....						
Victoria Harbour, B.C.—Improvements—				1,376	00	
Refunds of previous years expenditure.....					19,994,513	93
Government shipbuilding programme.....						
Balance of payments over receipts as per Cash Statement.....			27,559,808	90		
			27,561,184	90	27,561,184	90
SCHEDULE No. 13						
<i>Railway Accounts (Loans Non-active)—</i>						
Canadian Northern Railway—						
Loan under authority Appropriation Act 1920.....			1,500,000	00	50,111,077	00
Loan under authority War Measures Act.....			1,466,044	16		
Special account.....			32,710	70	20,066	45
Carried forward.....			2,998,754	86	50,131,143	45

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SCHEDULES TO CASH STATEMENT—*Continued*

	\$	cts.	Receipts		Payments	
			\$	cts.	\$	cts.
Brought forward.....			2,998,754	86	50,131,143	45
SCHEDULE No. 13— <i>Concluded</i>						
<i>Railway Accounts (Loans Non-active)—Concluded</i>						
Grand Trunk Railway—						
Loan under authority Appropriation Act 1920.....					26,469,867	56
Grand Trunk Pacific Railway—						
Interest guaranteed by the Dominion of Canada.....					2,420,796	82
Interest guaranteed by the Grand Trunk Railway.....					535,12	884
Receiver Account.....					18,258,09	560
Loans to railways for purchase of railway equipment, Chap. 38 Statutes 1918.....					14,833,742	70
Balance of payments over receipts as per Cash Statement.....			109,650,011	11		
			112,648,765	97	112,648,765	97
SCHEDULE No. 14						
<i>Miscellaneous Investments (Non-active)—</i>						
Quebec Harbour Commission.....					335,000	00
Three Rivers Harbour (Sinking Fund).....			56	15		
Balance of payments over receipts as per Cash Statement.....			334,913	85		
			335,000	00	335,000	00
SCHEDULE No. 15						
<i>Savings Bank Deposits—</i>						
Post Office Savings Banks.....			8,104,773	57	10,699,748	72
Dominion Government Savings Banks.....			2,398,221	69	2,977,250	88
Balance of payments over receipts as per Cash Statement.....			3,174,004	34		
			13,676,999	60	13,676,999	60
SCHEDULE No. 16						
<i>Contingent Funds—</i>						
Banque Du Peuple.....					60	00
" St. Hyacinthe.....					121	31
" St. Jean.....					25	00
" Ville Marie.....			30	00	30	00
Ontario Bank.....			602	18		
St. Stephens Bank.....					61	00
Land Assurance Fund.....			267	49		
Railways and Canals suspense.....			581	43	37,453	06
Soldiers Civil Re-Establishment Fund No. 1.....			293,238	07	514,832	57
" " " " Fund No. 2.....			4,854	80	251,893	72
Suspense re liquidation.....			143,997	64	107,259	59
Unclaimed cheques C. G. Railways.....			1,269	54		
Suspense account.....			11,100	72	58,527	80
Balance of payments over receipts as per Cash Statement.....			514,272	18		
			970,264	05	970,264	05
SCHEDULE No. 17						
<i>Loan Accounts (Funded Debt)—</i>						
Compensation to seigneurs.....					17,596	82
Dominion stock issue A 3½ per cent.....					300	00
Dominion stock issue B 3½ per cent.....					5,200	00
Debenture stock 5 per cent.....					128,000	00
Carried forward.....					151,096	82

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SCHEDULES TO CASH STATEMENT—*Concluded*

	\$ cts.	Receipts	Payments
		\$ cts.	\$ cts.
Brought forward.....			151,096 82
SCHEDULE NO. 17— <i>Concluded</i>			
<i>Loan Accounts (Funded Debt)—Concluded.</i>			
Debenture stock 5 per cent School Lands.....		3,298,000 00	
Debenture stock 5½ per cent.....			240,400 00
War Savings Certificates.....		9,623 20	6,418,437 30
War Savings and Thrift Stamps.....		154,355 83	628,752 79
Dominion of Canada Savings Certificates.....		3,043,482 59	239,144 09
War Loan, 1915-25, 5 per cent.....			1,230,800 00
“ 1916-31, 5 per cent.....			1,467,100 00
“ 1917-37, 5 per cent.....			2,485,900 00
Victory Loan, 1917, 5½ per cent.....		7,550 00	31,059,700 00
“ 1918, 5½ per cent.....		16,750 00	58,874,750 00
“ 1919, 5½ per cent.....		19,273,150 00	
Bond Loan, 1915-35, 5 per cent.....		1,000 00	
Sinking Fund Purchases—			
War Loan, 1915-25.....	254,200 00		
“ 1916-31.....	489,300 00		
“ 1917-37.....	374,800 00		
Loan of 1884.....	640,932 82		
“ 1930-50.....	1,457,209 21		
“ 1940-60.....	936,596 21		
Sinking funds (cash).....		3,225,385 72	4,153,038 24
Balance of payments over receipts as per Cash Statement.....		80,302,599 72	2,382,777 82
		109,331,897 06	109,331,897 06

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Year	Expenditure chargeable to Consolidated Fund	Expenditure chargeable to Capital	Railway Subsidies	War and Demobilization	Other charges	Total Disbursements
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1868.....	13,486,092 96	548,437 58	.....	.....	37,157 98	14,071,688 52
1869.....	14,038,084 00	440,418 40	.....	.....	429,663 24	14,908,165 64
1870.....	14,345,509 58	3,515,116 18	.....	.....	155,988 18	18,016,613 94
1871.....	15,623,081 72	3,670,396 51	.....	.....	.....	19,293,478 23
1872.....	17,589,468 82	7,853,049 79	.....	.....	223,456 13	25,665,974 74
1873.....	19,174,647 92	19,859,441 17	.....	.....	5,718 48	39,039,807 57
1874.....	23,316,316 75	10,177,740 06	.....	.....	4,018 90	33,498,075 71
1875.....	23,713,071 04	6,922,742 33	.....	.....	2,253,097 17	32,888,910 54
1876.....	24,488,372 11	7,154,007 94	.....	.....	315,764 40	31,958,144 45
1877.....	23,519,301 77	7,599,709 55	.....	.....	1,388,984 38	32,507,995 70
1878.....	23,503,158 25	6,657,200 36	.....	.....	385,412 99	30,545,771 60
1879.....	24,455,381 56	5,648,331 66	.....	.....	676,225 30	30,779,938 52
1880.....	24,850,634 45	8,241,173 98	.....	.....	949,947 68	34,041,756 11
1881.....	25,502,554 42	8,176,316 50	.....	.....	117,771 74	33,706,642 66
1882.....	27,067,103 58	7,405,637 06	.....	.....	201,884 75	34,674,625 39
1883.....	28,730,157 45	14,147,359 76	.....	.....	21,368 75	42,898,885 96
1884.....	31,107,706 25	23,977,702 44	208,000 00	.....	2,567,452 84	57,860,861 53
1885.....	35,037,060 12	13,220,185 35	403,245 00	.....	502,587 06	49,163,077 53
1886.....	39,011,612 26	9,589,734 19	2,701,249 00	.....	10,534,973 07	61,837,568 52
1887.....	35,657,680 16	4,439,938 72	1,406,533 00	.....	.....	41,504,151 88
1888.....	36,718,494 79	7,162,964 26	1,027,041 92	.....	155,623 07	45,064,124 04
1889.....	36,917,834 76	4,420,313 66	846,721 83	.....	1,333,327 81	43,518,198 06
1890.....	35,994,031 47	4,053,158 98	1,678,195 72	.....	44,946 56	41,770,332 73
1891.....	36,343,567 96	3,115,860 04	1,265,705 87	.....	68,074 32	40,793,208 19
1892.....	36,765,894 18	2,164,456 78	1,248,215 93	.....	2,093,569 43	42,272,136 32
1893.....	36,814,052 90	3,088,317 60	811,394 07	.....	139,963 34	40,853,727 91
1894.....	37,585,025 52	3,862,969 67	1,229,885 10	.....	330,353 60	43,008,233 89
1895.....	38,132,005 05	3,030,490 40	1,310,549 10	.....	399,293 89	42,872,338 44
1896.....	36,949,142 03	3,781,311 21	3,228,745 49	.....	137,185 19	44,096,383 92
1897.....	38,349,759 84	3,523,160 23	416,955 30	.....	682,880 52	42,972,755 89
1898.....	38,832,525 70	4,143,503 39	1,414,934 78	.....	943,317 19	45,334,281 06
1899.....	41,903,500 54	5,936,342 94	3,201,220 05	.....	501,571 76	51,542,635 29
1900.....	42,975,279 51	7,468,843 24	725,720 35	.....	1,547,623 74	52,717,466 84
1901.....	46,866,367 84	7,695,488 34	2,512,328 86	.....	908,681 42	57,982,866 46
1902.....	50,759,391 97	10,078,638 06	2,093,939 00	.....	1,038,830 83	63,970,799 86
1903.....	51,691,902 76	7,052,724 58	1,463,222 34	.....	1,538,722 13	61,746,571 81
1904.....	55,612,832 70	7,881,718 54	2,046,878 45	.....	6,713,617 94	72,255,047 63
1905.....	63,319,682 86	11,933,491 91	1,275,629 53	.....	2,275,334 47	78,804,138 77
1906.....	67,240,640 95	11,913,871 11	1,637,574 37	.....	2,485,555 29	83,277,641 72
1907 9 mo.	51,542,161 09	11,329,143 82	1,324,889 30	.....	1,581,944 36	65,778,138 57
1908.....	76,641,451 59	30,429,906 86	2,037,629 30	.....	3,469,692 12	112,578,679 87
1909.....	84,064,232 38	42,593,166 97	1,785,887 39	.....	4,998,237 55	133,441,524 29
1910.....	79,411,747 12	29,756,353 38	2,048,097 05	.....	4,179,576 15	115,395,773 70
1911.....	87,774,198 32	30,852,963 38	1,284,892 04	.....	2,949,196 72	122,861,250 46
1912.....	98,161,440 77	30,939,575 95	859,400 25	.....	7,181,665 23	137,142,082 20
1913.....	112,059,537 41	27,206,046 13	4,935,507 35	.....	255,786 93	144,456,877 82
1914.....	127,384,472 99	37,180,175 93	19,036,236 77	.....	2,640,161 94	186,241,047 63
1915.....	135,523,206 54	41,447,320 03	5,191,507 48	60,750,476 01	5,186,016 27	248,098,526 33
1916.....	130,350,726 90	38,566,950 50	1,400,171 42	166,197,755 47	3,186,898 20	339,702,502 49
1917.....	148,599,343 23	26,880,031 51	959,583 88	306,488,814 63	15,275,345 03	498,203,118 28
1918.....	178,284,312 83	43,111,903 63	720,404 75	343,836,801 98	10,706,786 72	576,660,209 91
1919.....	232,731,282 98	25,03,1266 30	43,805 32	446,519,439 48	7,283,581 61	697,042,212 47
1920.....	303,843,929 90	69,301,877 83	334,845 55	346,612,954 56	19,995,313 04	740,688,920 88
1921.....	361,118,145 21	40,012,837 22	.....	16,997,543 99	492,048 06	418,621,544 48
	3,521,479,117 76	806,191,753 91	76,116,742 91	1,687,493,786 12	118,925,032 25	6,210,116,432 95

Year	Total Debt	Total Assets	Net Debt	Increase of Debt	Decrease of Debt
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1867.....	93,046,051 73	17,317,410 36	75,728,641 37		
1868.....	96,896,666 20	21,139,531 46	75,757,134 74	28,493 37	
1869.....	112,361,998 39	36,502,679 19	75,859,319 20	102,154 46	
1870.....	115,993,706 76	37,783,964 31	78,209,742 45	2,350,423 25	
1871.....	115,492,682 76	37,786,165 11	77,706,517 65		503,224 80
1872.....	122,400,179 36	40,213,107 32	82,187,072 04	4,480,554 39	
1873.....	129,743,432 19	29,894,970 55	99,848,461 64	17,661,389 60	
1874.....	141,163,551 33	32,838,586 91	108,324,964 42	8,476,502 78	
1875.....	151,663,401 62	35,655,023 60	116,008,378 02	7,683,413 60	
1876.....	161,204,687 86	36,653,173 78	124,551,514 08	8,543,136 06	
1877.....	174,675,834 97	41,440,525 94	133,235,309 03	8,683,794 95	
1878.....	174,957,268 96	34,595,199 05	140,362,069 91	7,126,760 88	
1879.....	179,483,871 21	36,493,683 85	142,990,187 36	2,628,117 45	
1880.....	194,634,440 68	42,182,852 07	152,451,588 61	9,461,401 25	
1881.....	199,861,537 51	44,465,757 11	155,395,780 40	2,944,191 79	
1882.....	205,365,251 97	51,703,601 19	153,661,650 78		1,734,129 62
1883.....	202,159,104 30	43,692,389 84	158,466,714 46	4,805,063 68	
1884.....	242,482,416 21	60,320,565 95	182,161,850 26	23,695,135 80	
1885.....	264,703,607 43	68,295,915 29	196,407,692 14	14,245,841 88	
1886.....	273,164,341 11	50,005,234 02	223,159,107 09	*26,751,414 95	
1887.....	273,187,626 43	45,872,850 99	227,314,775 44	4,155,668 35	
1888.....	284,513,841 89	49,982,483 73	234,531,358 16	7,216,582 72	
1889.....	287,722,062 76	50,192,021 11	237,530,041 65	2,998,683 49	
1890.....	286,112,295 10	48,579,083 33	237,533,211 77	3,170 12	
1891.....	289,899,229 62	52,090,199 11	237,809,030 51	275,818 74	
1892.....	295,333,274 10	54,201,839 66	241,131,434 44	3,322,403 93	
1893.....	300,054,524 74	58,373,485 13	241,681,039 61	549,605 17	
1894.....	308,348,023 96	62,164,994 48	246,183,029 48	4,501,989 87	
1895.....	318,048,754 87	64,973,827 78	253,074,927 09	6,891,897 61	
1896.....	325,717,536 73	67,220,103 96	258,497,432 77	5,422,505 68	
1897.....	332,530,131 33	70,991,534 87	261,538,596 46	3,041,163 69	
1898.....	338,375,984 23	74,419,585 32	263,956,398 91	2,417,802 45	
1899.....	345,160,902 54	78,887,455 94	266,273,446 60	2,317,047 69	
1900.....	346,206,979 92	80,713,173 03	265,493,806 89		779,639 71
1901.....	354,732,432 52	86,252,428 83	268,480,003 69	2,986,196 80	
1902.....	366,358,476 59	94,529,386 97	271,829,089 62	3,349,085 93	
1903.....	361,344,098 37	99,737,109 50	261,606,988 87		110,222,100 75
1904.....	364,962,512 17	104,094,793 57	260,867,718 60		1739,270 27
1905.....	377,678,579 80	111,454,413 20	266,224,166 60	5,356,448 00	
1906.....	392,269,680 39	125,226,702 64	267,042,977 75	818,811 15	
1907.....					
(9 mos.)	379,966,826 09	116,294,966 13	263,671,859 96		3,371,117 79
1908.....	408,207,158 25	130,246,298 41	277,960,859 84	14,288,999 88	
1909.....	478,535,427 02	154,605,147 85	323,930,279 17	45,969,419 33	
1910.....	470,663,045				

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COMPARATIVE STATEMENT OF RECEIPTS FROM
WAR TAX REVENUES

Year							Total War Tax Revenue
	Banks	Trust and Loan Companies	Insurance Companies	Business Profits	Income Tax	Inland Revenue Department	
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1914-15..						98,056 95	98,056 95
1915-16..	1,300,446 80	324,249 91	459,247 07			1,536,837 94	3,620,781 72
1916-17..	1,114,023 30	202,415 48	419,698 83	12,506,516 72		2,059,583 81	16,302,238 14
1917-18..	1,115,757 65	269,129 08	496,540 55	21,271,083 57		2,227,389 93	25,379,900 78
1918-19..	1,099,764 44	323,340 02	546,113 86	32,970,061 81	9,349,719 80	11,888,508 40	56,177,508 33
1919-20..	1,170,223 45	274,216 28	638,730 76	44,145,184 48	20,263,739 91	15,587,706 70	82,079,801 58
1920-21..	1,257,533 70	293,801 94	807,667 12	40,841,401 25	46,381,824 31	78,803,099 18	168,385,327 50

APPENDICES.

SESSIONAL PAPER No. 2

Appendix No. 1

STATEMENT showing the portion of the Funded Debt of Canada payable therein, March 31, 1921, and Interest thereon.

	Bearing 3½ per cent interest	Bearing 4½ per cent interest	Bearing 5 per cent interest	Bearing 5½ per cent interest	Bearing 6 per cent interest	Total	Maturing
	\$	\$	\$	\$	\$	\$	cts.
Loan Funds, L.C.....	117,503 34					117,503 34	Various dates.
Act 28, Vic. Cap. 11, New Brunswick.....	60,800 00					60,800 00	July 1, 1925.
Act 31, Vic., Cap. 4.....			848,984 10			848,984 10	Various dates.
Act 53, Vic., Cap. 1.....			2,102,152 69			2,102,152 69	Jan. 1, 1924.
R.S. 1906, Cap. 24, Sec. 7, (b) and O.C. June 21, 1909.....			3,335,605 50			3,335,605 50	Various dates.
War Savings Certificates.....						3,200 00	June 1, 1919 (over-
War Savings and Thrift Stamps.....							due.
Dominion of Canada Savings Certificates.....						25,300 00	Oct. 1, 1919 (over-
Debenture Stock.....							due).
Debenture Stock.....				333,250 00		333,250 00	June 1, 1921..
Debenture Stock (School Lands).....			22,640,000 00			22,640,000 00	Oct. 1, 1922.
War Loan, 1915-25.....			42,014,500 00			42,014,500 00	Dec. 1, 1925.
War Loan, 1916-31.....			52,931,600 00			52,931,600 00	Oct. 1, 1931.
War Loan, 1917-37.....			90,166,900 00			90,166,900 00	March 1, 1937.
Victory Loan, 1917— Due 1922.....						182,835,500 00	Dec. 1, 1922.
Due 1927.....						63,437,250 00	Dec. 1, 1927.
Due 1937.....						236,268,850 00	Dec. 1, 1937.
Victory Loan, 1918— Due 1923.....						172,392,900 00	Nov. 1, 1923.
Due 1933.....						446,712,150 00	Nov. 1, 1933.
Victory Loan, 1919— Due 1924.....						107,934,300 00	Nov. 1, 1924.
Due 1934.....						498,370,250 00	Nov. 1, 1934.
Bond Loan, 1925-28.....	2,000,000 00					2,000,000 00	March 1, 1928.
Bond Loan 1925-43.....		65,207,351 17				65,207,351 17	Dec. 1, 1945.
	2,178,303 34	65,207,351 17	210,704,136 79	1,711,680,055 50	8,000 00	1,989,807,346 80	
Less overdue bonds and stock.....						29,500 00	
	2,178,303 34	65,207,351 17	210,704,136 79	1,711,680,055 50	8,000 00	1,989,777,846 80	
Total Interest.....	76,240 62	2,934,330 80	10,535,206 84	94,142,403 05	480 00	107,688,661 31	

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Appen

STATEMENT showing the portion of the Funded Debt payable in

	At 2½ per cent interest	At 3 per cent interest	At 3½ per cent interest
	£ s. d.	£ s. d.	£ s. d.
Act 47 Vic., Cap. 3.....			4,822,028 13 3
Act 51 Vic., Cap. 2.....		1,658,471 18 11	
Acts 54-56 Vic., Cap. 3 and 57-58 Vic., Cap. 1.....		6,000,000 0 0	
Act 60-61 Vic., Cap. 3.....	1,004,421 14 2		
Act 51 Vic., Cap. 32.....			3,093,700 0 0
Act 3 Ed. VII, Cap. 71 and 6-7 Ed. VII, Cap. 7 and 7-8 Ed. VII, Cap. 4, 8-9, Ed. VII, Caps. 35 and 19, 2 Geo. V, Cap. 1.....			28,162,775 11 0
3-4 Geo. V., Cap. 3.....			
4-5 Geo. V., Cap. 59.....			
Totals bearing interest.....	1,004,421 14 2	7,658,471 18 11	36,078,504 4 3
Total interest.....	25,110 10 10	229,754 3 2	1,262,747 12 11

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London, March 31, 1921, and the Annual Interest payable thereon.

At 4 per cent interest	At 4½ per cent interest	Total Sterling	Total Currency	Maturing
£ s. d.	£ s. d.	£ s. d.	\$ cts.	
.....	.....	4,822,028 13 3	23,467,206 27	On giving 6 months' notice or June 1, 1934.
.....	.....	1,658,471 18 11	8,071,230 16	July 1, 1938.
.....	.....	6,000,000 0 0	29,200,000 00	July 1, 1938.
.....	.....	1,004,421 14 2	4,888,185 64	October 1, 1947.
.....	.....	3,093,700 0 0	15,056,006 66	July 1, 1938.
.....	.....	28,162,775 11 0	137,058,841 00	July 1, 1950 (on or after July 1, 1930, on giving 6 months' notice).
19,300,000 0 0	.....	19,300,000 0 0	93,926,666 66	October 1, 1960 (on or after October 1, 1940, on giving 3 months' notice.)
.....	5,000,000 0 0	5,000,000 0 0	24,333,333 33	May 1, 1925 (on or after May 1, 1920, on giving 3 months' notice).
19,300,000 0 0	5,000,000 0 0	69,041,397 17 4	336,001,469 72	
772,000 0 0	225,000 0 0	2,514,612 6 11	12,237,780 12	

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Appendix No. 3

STATEMENT showing Accounts of the Dominion Government carried to a
 Suspense Account in the Schedules to the Balance Sheet (See Schedule P.
 Contingent Funds.)

	Debit.	Credit
	\$ cts	\$ cts.
<i>Suspense Accounts—</i>		
Agriculture—Feed for Live Stock.....	12,227 53	
Seed Grain—Department of Interior.....	527,751 54	
R.C.M.P. Escaped Prisoners, Funds.....		45 11
Interior Department Suspense.....		102 40
Atlantic and Lake Superior Railway.....		1,521 82
Railway Grade Crossing Fund.....		1,647,203 52
Alberta Government Seed Grain.....		8,784 19
Behring sea Indemnity.....		8,022 05
Board of Pension Commissioners, "Mennonite Fund".....		7,014 04
Briton, Medical and General Fund.....		281 06
Collingwood Harbour.....		12,304 80
Columbia River.....		2,989 16
Copyright Duties.....		76 37
G. T. Ry. Arbitration.....		8 76
Interprovincial Bridge over Restigouche.....		8,837 70
Labour Department.....		1,713 71
Law Fees, Maritime Court.....		408 25
Ontario Farmers Gift.....		25 61
Balance (See Schedule P).....	1,159,359 48	
	1,699,338 55	1,699,338 55

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Appendix No. 4

SINKING FUND

To Whom paid	Loans	Nature of Investment	Rate of Interest	Amount Purchased	Total
		<i>Canadian Securities</i>	%	\$ cts.	\$ cts.
Sundry persons..	Loan of 1940-60	Loan of 1888	3	265,086 61	
		Loan of 1909-34	3 $\frac{1}{2}$	101,513 78	
		Loan of 1930-50	3 $\frac{1}{2}$	196,305 88	
		Loan of 1940-60	4	338,649 95	
		Loan of 1920-25	4 $\frac{1}{2}$	8,759 99	
		Loan of 1897	2 $\frac{1}{2}$	26,280 00	
	Loan of 1930-50	Loan of 1897	2 $\frac{1}{2}$	12,299 28	
		Loan of 1888	3	202,813 08	
		Loan of 1909-34	3 $\frac{1}{2}$	108,770 00	
		Loan of 1930-50	3 $\frac{1}{2}$	306,068 48	
		Loan of 1940-60	4	568,351 71	
		Loan of 1920-25	4 $\frac{1}{2}$	258,906 66	
	Loan of 1884	Loan of 1897	2 $\frac{1}{2}$	3,406 66	
		Loan of 1888	3	139,638 40	
		Loan of 1909-34	3 $\frac{1}{2}$	179,002 26	
		Loan of 1930-50	3 $\frac{1}{2}$	186,767 70	
		Loan of 1940-60	4	127,251 13	
		Loan of 1920-25	4 $\frac{1}{2}$	4,866 67	
	Loan of 1915-25	Loan of 1915-25	5		
	Loan of 1916-31	Loan of 1916-31	5		
	Loan of 1917-37	Loan of 1917-37	5		

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Appendix No. 5

CHARGES OF MANAGEMENT

To whom paid	Service	\$ cts.	\$ cts.
SAVINGS BANKS AND OFFICES OF THE ASSISTANT RECEIVERS GENERAL			
<i>Assistant Receiver General's Office, Toronto, Ont.</i>			
R. Cane.....	Salary to March 31, 1921.....	3,720 00	
A. Wilson.....	" " 31, 1921.....	2,400 00	
A. W. Steel.....	" " 31, 1921.....	1,440 00	
K. Freeman.....	" Nov. 30, 1920.....	680 00	
G. M. Fletcher.....	" April 17, 1921.....	49 11	
N. R. Vinton.....	" March 31, 1921.....	1,050 00	
R. H. Buckley.....	" " 31, 1921.....	1,050 00	
H. E. Browne.....	" " 31, 1921.....	1,050 00	
J. J. Hannon.....	" " 31, 1921.....	1,050 00	
W. H. Robertson.....	" Sept. 30, 1920.....	525 00	
L. F. Bartlett.....	" Dec. 31, 1920.....	599 94	
B. Rumsby.....	" March 31, 1921.....	799 92	
N. Williams.....	" April 30, 1920.....	50 00	
I. Trant.....	" March 31, 1921.....	960 00	
C. Reynolds.....	" " 31, 1921.....	699 96	
F. R. Henry.....	" " 31, 1921.....	699 96	
H. Baillie.....	" " 31, 1921.....	699 96	
A. McGillivray.....	" " 31, 1921.....	699 96	
M. Jones.....	" " 31, 1921.....	600 00	
J. McCheyne.....	" " 31, 1921.....	900 00	
	Contingencies including Printing and Stationery....	3,843 24	23,567 05
<i>Assistant Receiver General's Office, Montreal, Que.</i>			
City and District Savings Bank, Montreal, Que.	Amount paid to that institution for acting as Assistant Receiver General for year ended March 31, 1921.....	12,000 00	
	Services for Registration of Bonds.....	4,000 00	
	Contingencies including Printing and Stationery....	244 91	16,244 91
<i>Assistant Receiver General's Office, Halifax, N.S.</i>			
I. H. Mathers.....	Salary to March 31, 1921.....	3,060 00	
A. C. Johnstone.....	" " 31, 1921.....	2,280 00	
J. H. Balcom.....	" " 31, 1921.....	1,900 00	
M. J. Ring.....	" " 31, 1921.....	1,500 00	
R. W. Congdon.....	" " 31, 1921.....	960 00	
F. W. Jubien.....	" Dec. 31, 1920.....	749 97	
F. I. Wilks.....	" March 31, 1921.....	1,020 00	
F. Strachan.....	" " 31, 1921.....	960 00	
E. Rhind.....	" April 26 to June 20, 1920.....	94 00	
	Contingencies including Printing and Stationery....	849 39	13,373 36
<i>Assistant Receiver General's Office, St. John, N.B.</i>			
J. E. Wilson.....	Salary to March 31, 1921.....	2,940 00	
S. P. McCavour.....	" " 31, 1921.....	2,160 00	
R. Ewing.....	" " 31, 1921.....	1,550 00	
R. S. Cowan.....	" Dec. 31, 1920.....	1,125 00	
E. H. Cameron.....	" March 31, 1921.....	1,440 00	
G. T. Corbett.....	" " 31, 1921.....	1,200 00	
T. H. Lawson.....	" Nov. 30, 1920.....	680 00	
F. I. Orde.....	" March 31, 1921.....	600 00	
E. J. Walsh.....	" Aug. 7, 1920.....	369 76	
	Contingencies including Printing and Stationery....	508 74	12,573 50
	Carried forward.....		65,758 82

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CHARGES OF MANAGEMENT—Continued

To whom paid	Service	\$	cts.	\$	cts.
	Brought forward.....			65,758	82
	<i>Assistant Receiver General's Office, Winnipeg, Man.</i>				
A. C. McMicken.....	Salary to Oct. 31, 1920.....	1,890	00		
W. Winsby.....	" for Feb. and March, 1921.....	510	00		
E. H. Armstrong.....	" to March 31, 1921.....	2,000	00		
K. Frederickson.....	" " 31, 1921.....	1,920	00		
H. E. Copeland.....	" " 31, 1921.....	1,380	00		
E. O. Sonstebly.....	" " 31, 1921.....	960	00		
E. P. Blyth.....	" " 31, 1921.....	1,050	00		
M. T. Chipman.....	" June 30, 1920.....	225	00		
C. M. Denholm.....	" March 31, 1921.....	880	00		
A. Galloway.....	" " 31, 1921.....	960	00		
A. O. Anderson.....	" " 31, 1921.....	960	00		
	Contingencies including Printing and Stationery....	957	13		
				13,692	13
	<i>Assistant Receiver General's Office, Victoria, B.C.</i>				
D. B. McConnan.....	Salary to March 31, 1921.....	3,060	00		
W. Winsby.....	" Jan. 31, 1921.....	1,800	00		
S. A. Staden.....	" March 31, 1921.....	1,620	00		
T. Knight.....	" " 31, 1921.....	1,440	00		
R. D. MacLachlan.....	" " 31, 1921.....	1,200	00		
M. V. Fraser.....	" " 31, 1921.....	784	22		
I. M. Cutler.....	" " 31, 1921.....	784	22		
G. H. Llewellyn.....	" " 31, 1921.....	1,050	00		
C. W. Scott.....	" " 31, 1921.....	900	00		
	Contingencies including Printing and Stationery....	957	16		
				13,595	60
	<i>Assistant Receiver General's Office, Charlottetown, P.E.I.</i>				
P. Pope.....	Salary to March 31, 1921.....	2,900	00		
F. Loughran.....	" " 31, 1921.....	1,900	00		
D. A. McKinnon.....	" " 31, 1921.....	1,500	00		
H. S. Stewart.....	" " 31, 1921.....	1,200	00		
H. Currie.....	" " 31, 1921.....	950	35		
	Contingencies including Printing and Stationery....	376	78		
				8,827	13
	<i>Assistant Receiver General's Office, Regina, Sask.</i>				
S. B. Nelles.....	Salary to March 31, 1921.....	2,700	00		
W. Marton.....	" " 31, 1921.....	1,920	00		
D. Stevens.....	" " 31, 1921.....	87	50		
M. Sissons.....	" Feb. 8, 1921.....	69	11		
J. W. Wilson.....	Salary to March 31, 1921.....	1,320	00		
L. W. Elkerton.....	" Dec. 31, 1920.....	585	00		
	Contingencies, including Printing and Stationery..	909	15		
				7,590	76
	<i>Assistant Receiver General's Office, Calgary, Alta.</i>				
G. S. Nichol.....	Salary to March 31, 1921.....	2,700	00		
W. Morton.....	" March 31, 1921.....	1,920	00		
W. G. Saltan.....	" August 31, 1920.....	500	00		
Jas. Parry.....	" March 31, 1921.....	1,110	00		
W. Clay.....	" April 30, 1920.....	85	00		
R. T. Waynark.....	" March 31, 1921.....	214	20		
M. I. Melvor.....	" March 31, 1921.....	441	94		
W. C. Bunt.....	" Nov. 15, 1920.....	385	00		
	Contingencies, including Printing and Stationery...	562	42		
				7,918	56
	Carried forward.....			117,383	00

CHARGES OF MANAGEMENT—Continued

To whom paid	Service	\$	cts.	\$	cts.
	Brought forward			117,383	00
	<i>Savings Banks, Nova Scotia</i>				
T. Campbell.....	Salary to March 31, 1921, Sherbrooke.....	250	00		
J. Redden.....	" March 31, 1921, Kentville.....	500	00		
F. W. Homer.....	" " 31, 1921, Barrington.....	300	00		
G. E. Jost.....	" " 31, 1921, Guysboro.....	300	00		
J. M. Rudolph.....	" Nov. 30, 1920, Lunenburg.....	333	33		
	Contingencies, including Printing and Stationery.....	740	34		
				2,423	67
	<i>Recapitulation</i>				
	Salaries, Offices of the Assistant Receivers General	92,174	08		
	Payment to Montreal City & District Savings Bank for acting as Assistant Receiver General at Montreal and for Bond transfer work.....	16,000	00		
	Salaries, Savings Banks.....	1,683	33		
	Contingencies.....	9,949	26		
		119,806	67		
	<i>Printing Dominion Notes</i>				
American Bank Note Com- pany, Ottawa.....	Printing Notes.....			399,968	75
	<i>Commission for payment of interest on Public Debt and Purchase of Sinking Funds</i>				
Bank of Montreal, London..	For services as fiscal agents in London for year ended December 31, 1920, at rate of £150 per million of Debt.....	50,400	22		
" "	One-quarter of one per cent for cashing Grand Trunk Pacific Railway coupons guaranteed by the Dominion of Canada.....	2,506	60		
Bank of Montreal, New York.....	Charges for registration of bonds domiciled in New York.....	3,000	00		
" "	One-eighth of one per cent for cashing Dominion of Canada coupons.....	10,934	62		
" "	One-quarter of one per cent Commission for cash- ing Grand Trunk Pacific Railway coupons guaranteed by the Dominion of Canada.....	5,605	69		
Bank of Montreal, Montreal	One-sixteenth of one per cent commission for pur- chase of Sinking Funds.....	1,803	57		
				74,250	70
	<i>Brokerage on Purchase of Sinking Funds</i>				
" "	One-eighth of one per cent commission for purchase of Sinking Funds.....	3,377	94		
Bank of Montreal, London..	One-quarter of one per cent commission for purchase of Sinking Funds.....	7,394	69		
				10,772	63
	<i>English Bill Stamps, Postage, etc.</i>				
Bank of Montreal, Montreal	Postage.....	16	02		
Bank of Montreal, London..	Postage.....	707	95		
" "	Bill stamps.....	1,495	62		
" "	Composition of stamp duty.....	605	29		
		2,824	88		
" "	LESS—Sundry fees for issuing stock certificates to bearer.....	117	03		
				2,707	85
	Carried forward.....				
				607,506	60

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CHARGES OF MANAGEMENT—*Concluded*

To whom paid	Service	\$	cts.	\$	cts.
	Brought forward.....			607,506	60
	<i>Printing, Advertising, Express, etc.</i>				
Sundry Express Companies.	Express.....	88,145	85		
D. McConnan.....	Travelling expenses.....	545	05		
G. S. Nichol.....	".....	436	35		
W. Winsby.....	".....	396	10		
Sundry persons.....	Advertising.....	35	12		
".....	Cartage, etc.....	15	25		
Dept. of Printing and Stationery.....	Printing and stationery.....	19,025	68		
American Bank Note Co., Ottawa.....	Printing cheques.....	2,540	70		
".....	Printing Treasury bills.....	175	00		
".....	Printing labels.....	70	50		
".....	Customs duty, sales tax, etc., on bonds prepared by the American Bank Note Co., New York.	138	09		
American Bank Note Co., New York.....	Printing bonds and express on same.....	776	75		
American Bank Protection Company.....	Inspection of burglar alarm.....	50	00		
M. A. L. Aubin, Berthierville, Que.....	Legal expenses.....	43	25		
P. Labadie, Montreal.....	".....	81	52		
J. A. Lafrenier.....	".....	7	00		
H. W. Sangster, Windsor, N.S.....	".....	14	50		
Royal Canadian Mounted Police.....	Expenses in connection with theft of Victory Bonds	17	70		
Porter Safety Seal Co., Chicago.....	Sealing implement, safety seals, express, etc.....	42	58		
San Typewriter Co.....	Repairs, etc., to cheque-writers.....	21	28		
Thornton & Truman.....	Repairs to locks, etc.....	169	01		
Courtney & Sears.....	Insurance on notes, etc.....	105	44		
Collector of Customs, Ottawa.....	Customs dues.....	6	45		
Grand & Toy, Toronto.....	Ruled sheets.....	8	50		
L. E. Waterman Co., Ltd. Montreal.....	Pens, and postage on same.....	86	25		
Bank of Montreal, Ottawa.....	Telegrams.....	283	35		
Bank of Montreal, New York.....	United States War Tax, etc., on gold shipments to New York.....	1,843	43		
".....	Express.....	20	10		
".....	United States Assay Office charges on gold shipments to New York.....	4,346	64		
Bank of Montreal, London.....	Cables.....	115	15		
".....	Printing and stationery.....	119	72		
".....	Express and freight.....	155	78		
".....	Advertising.....	371	57		
		120,209	66		
	Less—Printing Imperial Treasury Bills, charged to Imperial Government.....	1,136	00		
	<i>Clerical assistance in connection with the transfer and registration of War Loan Bonds</i>			119,073	66
Sundry persons.....	Clerical assistance.....			265,190	05
	<i>Statutory, Currency Act, 1910</i>				
Ottawa Branch, Royal Mint	Trial of Pyx.....	190	45		
Prof. A. Stansfield.....	".....	184	50		
Prof. J. W. Bain.....	".....	186	65		
Prof. C. W. Drury.....	".....	25	00		
Hon. R. D. Gunn.....	".....	7	50		
A. A. Howard.....	".....	5	00		
R. Joliat.....	".....	5	00		
N. S. McGuirl.....	".....	5	00	604	10
	Total.....			992,374	41

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Appendix No. 6

PREMIUM, DISCOUNT AND EXCHANGE EXPENDITURE

Details	Rate	—	Amount	Totals
Discount on Bonds sold.....	92 ³ / ₄	82,000 00	5,945 00	
	92 ¹ / ₂	17,000 00	1,211 25	
	93 ¹ / ₄	5,000 00	337 50	
	94 ¹ / ₄	12,000 00	690 00	
	94 ³ / ₈	119,000 00	6,693 75	
	94 ¹ / ₂	16,000 00	880 00	
	94 ³ / ₈	2,500 00	134 37	
	94 ⁵ / ₈	40,000 00	2,050 00	
	94 ⁵ / ₈	2,000 00	101 25	
	95	357,000 00	17,850 00	
	95 ¹ / ₈	10,000 00	493 75	
	95	76,800 00	3,648 00	
	95 ³ / ₈	9,000 00	416 25	
	95 ¹ / ₂	129,200 00	5,838 75	
	95 ⁵ / ₈	32,000 00	1,400 00	
	95 ³ / ₄	1,100 00	46 75	
	95 ⁷ / ₈	1,500 00	61 88	
	96 ¹ / ₄	400 00	15 00	
	96 ¹ / ₂	1,000 00	35 00	47,848 50
Premium on New York Funds.....				1,352 16
Premium on London Funds.....				221 76
Being difference between conversion at the normal rate and the average market rate each month on Imperial Pension transactions.....				60,268 14
Exchange on draft on New Glasgow, N.S.....				22 80
				109,713 36

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Appendix No. 7.

AN ACCOUNT of all Allowances or Compensations granted as Retiring Allowances or Superannuation in all Services, paid during the Fiscal Year ended March 31, 1921.

Year when Superannuated	Annual Allowances			Cause of Retirement			Name and Nature of Service at Time of Retirement			Salary at Time of Retirement		Average salary three previous years		Amount paid during the Fiscal Year		Number of months paid	
	\$	cts.		Number of Years	Age at Retirement	Number of Years	Number of Years			\$	cts.	\$	cts.	\$	cts.		
SUPERANNUATION No. 1.																	
1912	1,746	66		32	65			Age	Abbott, S. A., Hansard Staff	2,800	00	2,729	16	1,746	60	12	
1912	1,609	96		72	29			Age and ill-health	Adams, Edw., Chairman, Board Steamboat Inspection	2,800	00	2,775	80	1,609	80	12	
1913	801	11		40	74			Age	*Adams, Joshua F., Clerk in Customs, Sarnia	1,200	00	1,144	45	801	75	1	
1903	1,225	28		35	69			To promote efficiency	Alexander, Wm. H., 1st Class Clerk, Dept. of Marine and Fisheries	1,800	00	1,730	00	1,225	56	7	
1919	1,285	28		35	69			Age and failing eyesight	Alford, Wm., Clerk, II A, Post Office Dept.	1,950	00	1,836	11	1,285	20	12	
1920	1,547	78		29	76			Age and ill-health	Allan, Robert, Messenger, Marine and Fisheries, St. John	1,000	00	944	45	1,547	08	12	
1897	176	00		22	59			Age and abolition of office	Allan, Robert, Messenger, Marine and Fisheries, St. John	1,000	00	400	00	176	00	12	
1918	809	03		67	25			Age	Allard, Wm., Landing Waiter, New Carlisle	1,700	00	1,618	06	809	04	12	
1904	694	38		48	28			Ill-health	Allen, Geo. C., Collector of Customs, Port Emerson, Man.	1,200	00	1,197	22	694	32	12	
1918	525	84		62	28			Age	Allen, H. S., Sr., 2nd Class Clerk, Toronto Post Office	939	00	939	00	525	84	12	
1920	1,120	00		68	38			Age and to promote efficiency	Almon, A. U., Draftsman, Railways and Canals Dept.	1,600	00	1,600	00	559	98	6	
1906	920	00		68	23			Age	Ambrase, J. D. L., Dominion Appraiser of Customs	2,000	00	2,000	00	919	92	12	
1910	1,182	75		53	27			Ill-health	Ani, M. H., Invertebrate Palaeontologist in Geological Survey, Dept. of Mines	2,350	00	2,190	28	1,083	93	11	
1919	2,800	00		68				Age	Anderson, W. P., Ch. Engineer, Marine and Fisheries	4,000	00	4,000	00	2,800	00	12	
1895	238	00		36	13			Ill-health	Archambault, Marie P., Jr., 2nd Class Clerk, Ottawa P.O.	800	00	793	33	237	96	12	
1904	176	00		58	32			Ill-health	Archer, Wm., Light-keeper, North Tracadie, N.B.	275	00	275	00	176	00	12	
1905	388	66		52	22			Physical infirmity	Arday, Henry H., Clerk, Customs, Toronto	900	00	883	33	388	56	12	
1907	322	00		67	23			Age and physical infirmity	Ashwood, Jos. C., Customs Locker, Halifax	700	00	700	00	295	13	11	
1915	840	00		61	47			Age	Asselin, J. E., Div. 3-A, House of Commons	1,200	00	1,200	00	840	00	12	
1918	1,334	72		73	31			Age and to promote efficiency	Atkins, Wm., Chief Clerk, Customs, Victoria, B.C.	2,200	00	2,152	78	1,334	72	12	
1920	560	00		77	43			Age	Atwood, W. W., Collector of Customs, Shelburne, N.S.	800	00	800	00	1,559	92	12	
1918	1,322	22		67	40			Age	Aumond, W. H., 1st Class Clerk, Dept. Militia and Defence	1,900	00	1,888	88	1,321	26	12	
1907	1,455	00		72	30			Age	Backhouse, Wm., Sub-Collector of Customs at Port Burwell	900	00	758	33	434	92	12	
1911	360	00		48	18			Abolition of office	Bailey, Geo. O., 2nd Class Railway Mail Clerk, Three Rivers	1,070	00	1,000	00	360	00	12	
1897	364	00		77	36			Age	Baker, Thomas, Light-keeper, Peases Is., N.S.	2,350	00	2,275	00	682	00	12	
1915	682	50		38	27			To promote economy	Balderson, J. H., Secretary, Department of Railways and Canals	1,200	00	1,200	00	648	00	12	
1897	648	00		60	32			Ill-health	Baldwin, H. A., Clerk, Auditor General's Office	1,500	00	1,450	00	927	96	12	
1911	928	00		57	27			Ill-health, and to promote efficiency	Baldwin, R. W., 2nd Class Clerk, Privy Council Office	1,500	00	1,450	00	927	96	12	

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AN ACCOUNT OF all Allowances or Compensations granted as Retiring Allowances or Superannuation, etc.—Continued.

Year when Super-annuated	Annual Allowances		Age at Retirement	Number of Years Service	Number of Years added	Cause of Retirement	Name and Nature of Service at Time of Retirement	Salary at Time of Retirement	Average salary three previous years	Amount paid during the Fiscal Year	Number of months paid
	\$	cts.						\$	cts.	\$	cts.
1920	946	17	61	35	...	Age.....	Ballantine, Elizabeth, Clerk, Post Office Dept.	1,550 00	1,351 67	930 31	11
1918	1,450	55	69	45	...	Age.....	Barrett, D. A., Clerk, H A, Post Office Department	2,100 00	2,072 22	1,450 56	12
1917	2,240	00	67	44	...	Age, and to promote efficiency...	Barrett, John K., Inspector Inland Revenue	3,200 00	3,200 00	2,239 92	12
1905	624	00	68	26	...	Age and ill-health.	Bartlett, J. H., 2nd Class Clerk, Ottawa P.O.	1,200 00	1,200 00	624 00	12
1894	528	00	40	42	...	Ill-health.	*Bascorn, Benjamin, 2nd Class Clerk, Toronto P.O.	1,200 00	1,200 00	440 00	10
1909	1,400	00	60	22	...	Age and ill-health.	Bates, E. B., Assistant Postmaster, Ottawa.	2,000 00	2,000 00	1,399 92	12
1920	980	00	62	44	...	Age and failing health.	Bathurst, Jas. W., Clerk, Post Office, Montreal.	1,400 00	1,400 00	979 92	12
1913	1,065	55	57	40	...	Physical infirmity.	Baxter, C. W., Chief Clerk in Customs, Toronto.	1,650 00	1,522 22	1,065 45	12
1904	902	22	70	35	...	Ill health.	Baxter, L. D. (nee McMeekin), Clerk, Interior Dept.	1,050 00	1,008 33	342 84	12
1920	902	22	70	35	...	Ill health.	Bealhen, Denis, Clerk, Printing and Stationery Dept.	1,300 00	1,288 88	601 44	8
1908	408	47	51	29	...	Age.....	Beale, Thomas, Letter Carrier, Toronto.	2 25 p-day	704 25	408 36	12
1912	847	77	70	43	...	Ill-health.	*Beatty, A. sr., 2nd Class Clerk, Toronto P. O.	1,200 00	1,200 00	635 76	9
1919	1,503	50	59	31	...	Ill-health.	Beatty, W. J., Clerk, Post Office Dept.	2,600 00	2,425 48	1,503 48	12
1906	432	00	58	27	...	Ill-health.	Beaudry, P. A., L. A., Railway Mail Clerk, Quebec District.	800 00	800 00	432 00	12
1901	324	00	68	27	...	Age.....	Bedell, Geo. A., Sub-Collector of Customs, Aroostook, N.B.	600 00	600 00	324 00	12
1903	314	66	37	16	...	Ill-health.	Bellford, Ethel, Clerk, Auditor General's Office	1,000 00	983 33	314 64	12
1911	624	00	53	26	...	Ill-health.	Belleau, E., Clerk, Department of Interior.	1,200 00	1,200 00	468 00	9
1913	315	00	54	21	...	In the public interest.	Bellerville, George, Clerk in Culler's Office, Department of Trade and Commerce, Quebec.	750 00	750 00	288 75	11
1904	985	83	71	47	...	Age.....	Benjamin, E. H., 2nd Class Clerk, P. O. Department	1,450 00	1,408 33	985 80	12
1897	540	00	40	18	...	Abolition of office.	Bennett, J. H., Chief Railway Mail Clerk, Barrie, Ont.	1,500 00	1,500 00	540 00	12
1920	637	30	63	38	...	Age and ill-health.	Bennett, John, messenger, P. O., Montreal	939 00	939 00	164 31	3
1918	1,124	50	78	26	...	Age.....	Bennie, Thos., Appraiser, Customs, Winnipeg.	2,200 00	2,162 50	1,124 52	12
1919	1,755	83	74	43	...	Age, and to promote efficiency	Benson, Martin, Clerk, Indian Affairs Dept.	2,600 00	2,508 33	1,755 83	12
1887	156	00	46	13	...	Ill-health.	Bergin, W., Letter Carrier, Montreal P. O.	600 00	600 00	156 00	12
1915	501	50	47	17	...	Physical infirmity	Bérubé, Pierre A., Div. 2, Customs Dept.	1,550 00	1,475 00	501 48	12
1919	2,345	00	71	44	...	Age.....	Binks, Geo. J., Supt. Dead Letter Branch, P. O. Dept.	3,500 00	3,350 00	2,344 92	12
1914	2,485	00	61	37	...	"	Blackadar, A. K., Asst. Superintendent of Insurance	3,650 00	3,650 00	2,484 96	12
1920	2,085	42	60	38	...	"	Blair, T. C., Inspector of Customs, Ottawa	3,000 00	2,979 17	2,085 36	12
1920	1,960	00	63	37	...	Age and ill health.	Bliss, T. A. D., Clerk, Customs Dept.	2,800 00	2,800 00	1,959 96	12
1900	633	60	53	33	...	Injuries received while on duty	Blizzard, F. W., 1st Class Railway Mail Clerk, N.B.	960 00	960 00	633 00	12
1918	932	00	69	34	...	Age and failing health.	Blondan, Geo. H	1,400 00	1,400 00	475 98	6
1905	132	10	57	12	...	Ill-health.	Blomfield, Geo. H	2 25 p-day	633 72	152 04	12
1900	980	00	70	36	...	Age and defective eyesight.	*Blomeley, Edwin, Chief Clerk, Customs, Montreal.	1,400 00	1,400 00	898 25	11

SESSIONAL PAPER No. 2

1918	1919	1920	1921	1922	1923	1924	1925	1926	1927	1928	1929	1930	1931	1932	1933	1934	1935	1936	1937	1938	1939	1940	1941	1942	1943	1944	1945	1946	1947	1948	1949	1950	1951	1952	1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100	2101	2102	2103	2104	2105	2106	2107	2108	2109	2110	2111	2112	2113	2114	2115	2116	2117	2118	2119	2120	2121	2122	2123	2124	2125	2126	2127	2128	2129	2130	2131	2132	2133	2134	2135	2136	2137	2138	2139	2140	2141	2142	2143	2144	2145	2146	2147	2148	2149	2150	2151	2152	2153	2154	2155	2156	2157	2158	2159	2160	2161	2162	2163	2164	2165	2166	2167	2168	2169	2170	2171	2172	2173	2174	2175	2176	2177	2178	2179	2180	2181	2182	2183	2184	2185	2186	2187	2188	2189	2190	2191	2192	2193	2194	2195	2196	2197	2198	2199	2200	2201	2202	2203	2204	2205	2206	2207	2208	2209	2210	2211	2212	2213	2214	2215	2216	2217	2218	2219	2220	2221	2222	2223	2224	2225	2226	2227	2228	2229	2230	2231	2232	2233	2234	2235	2236	2237	2238	2239	2240	2241	2242	2243	2244	2245	2246	2247	2248	2249	2250	2251	2252	2253	2254	2255	2256	2257	2258	2259	2260	2261	2262	2263	2264	2265	2266	2267	2268	2269	2270	2271	2272	2273	2274	2275	2276	2277	2278	2279	2280	2281	2282	2283	2284	2285	2286	2287	2288	2289	2290	2291	2292	2293	2294	2295	2296	2297	2298	2299	2300	2301	2302	2303	2304	2305	2306	2307	2308	2309	2310	2311	2312	2313	2314	2315	2316	2317	2318	2319	2320	2321	2322	2323	2324	2325	2326	2327	2328	2329	2330	2331	2332	2333	2334	2335	2336	2337	2338	2339	2340	2341	2342	2343	2344	2345	2346	2347	2348	2349	2350	2351	2352	2353	2354	2355	2356	2357	2358	2359	2360	2361	2362	2363	2364	2365	2366	2367	2368	2369	2370	2371	2372	2373	2374	2375	2376	2377	2378	2379	2380	2381	2382	2383	2384	2385	2386	2387	2388	2389	2390	2391	2392	2393	2394	2395	2396	2397	2398	2399	2400	2401	2402	2403	2404	2405	2406	2407	2408	2409	2410	2411	2412	2413	2414	2415	2416	2417	2418	2419	2420	2421	2422	2423	2424	2425	2426	2427	2428	2429	2430	2431	2432	2433	2434	2435	2436	2437	2438	2439	2440	2441	2442	2443	2444	2445	2446	2447	2448	2449	2450	2451	2452	2453	2454	2455	2456	2457	2458	2459	2460	2461	2462	2463	2464	2465	2466	2467	2468	2469	2470	2471	2472	2473	2474	2475	2476	2477	2478	2479	2480	2481	2482	2483	2484	2485	2486	2487	2488	2489	2490	2491	2492	2493	2494	2495	2496	2497	2498	2499	2500	2501	2502	2503	2504	2505	2506	2507	2508	2509	2510	2511	2512	2513	2514	2515	2516	2517	2518	2519	2520	2521	2522	2523	2524	2525	2526	2527	2528	2529	2530	2531	2532	2533	2534	2535	2536	2537	2538	2539	2540	2541	2542	2543	2544	2545	2546	2547	2548	2549	2550	2551	2552	2553	2554	2555	2556	2557	2558	2559	2560	2561	2562	2563	2564	2565	2566	2567	2568	2569	2570	2571	2572	2573	2574	2575	2576	2577	2578	2579	2580	2581	2582	2583	2584	2585	2586	2587	2588	2589	2590	2591	2592	2593	2594	2595	2596	2597	2598	2599	2600	2601	2602	2603	2604	2605	2606	2607	2608	2609	2610	2611	2612	2613	2614	2615	2616	2617	2618	2619	2620	2621	2622	2623	2624	2625	2626	2627	2628	2629	2630	2631	2632	2633	2634	2635	2636	2637	2638	2639	2640	2641	2642	2643	2644	2645	2646	2647	2648	2649	2650	2651	2652	2653	2654	2655	2656	2657	2658	2659	2660	2661	2662	2663	2664	2665	2666	2667	2668	2669	2670	2671	2672	2673	2674	2675	2676	2677	2678	2679	2680	2681	2682	2683	2684	2685	2686	2687	2688	2689	2690	2691	2692	2693	2694	2695	2696	2697	2698	2699	2700	2701	2702	2703	2704	2705	2706	2707	2708	2709	2710	2711	2712	2713	2714	2715	2716	2717	2718	2719	2720	2721	2722	2723	2724	2725	2726	2727	2728	2729	2730	2731	2732	2733	2734	2735	2736	2737	2738	2739	2740	2741	2742	2743	2744	2745	2746	2747	2748	2749	2750	2751	2752	2753	2754	2755	2756	2757	2758	2759	2760	2761	2762	2763	2764	2765	2766	2767	2768	2769	2770	2771	2772	2773	2774	2775	2776	2777	2778	2779	2780	2781	2782	2783	2784	2785	2786	2787	2788	2789	2790	2791	2792	2793	2794	2795	2796	2797	2798	2799	2800	2801	2802	2803	2804	2805	2806	2807	2808	2809	2810	2811	2812	2813	2814	2815	2816	2817	2818	2819	2820	2821	2822	2823	2824	2825	2826	2827	2828	2829	2830	2831	2832	2833	2834	2835	2836	2837	2838	2839	2840	2841	2842	2843	2844	2845	2846	2847	2848	2849	2850	2851	2852	2853	2854	2855	2856	2857	2858	2859	2860	2861	2862	2863	2864	2865	2866	2867	2868	2869	2870	2871	2872	2873	2874	2875	2876	2877	2878	2879	2880	2881	2882	2883	2884	2885	2886	2887	2888	2889	2890	2891	2892	2893	2894	2895	2896	2897	2898	2899	2900	2901	2902	2903	2904	2905	2906	2907	2908	2909	2910	2911	2912	2913	2914	2915	2916	2917	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AN ACCOUNT OF all Allowances or Compensations granted as Retiring Allowances or Superannuation, etc.—Continued.

Year when Superannuation	Annual Allowances	Age at Retirement	Number of Years Service	Number of Years added	Cause of Retirement	Name and Nature of Service at Time of Retirement	Salary at Time of Retirement	Average salary three previous years	Amount paid during the Fiscal Year	Number of months paid
	\$	cts.					\$	cts.	\$	cts.
1911	504 00	42	24	...	Ill-health.	Chamberlain, A. J., Clerk, Winnipeg Post Office.	1,050 00	1,050 00	504 00	12
1918	2,508 33	74	49	...	Age and ill-health.	Chapleau, J. R. E., Clerk of Journals, House of Commons.	3,700 00	3,583 33	2,508 33	12
1917	3,500 00	78	44	...	Age.	Chapleau, S. E., St. O., Clerk of Senate.	5,000 00	5,000 00	3,500 00	10
1913	474 00	43	20	...	Ill-health.	Charlebois, L. P., 2nd Class A, Montreal, P.Q.	1,200 00	1,185 02	474 00	12
1907	840 00	59	35	...	Age.	Chase, Isaac S., Sr., 2nd Class Clerk, Montreal, P.O.	1,200 00	1,200 00	840 00	12
1905	499 20	65	26	...	Age.	Chevrier, J. A., Ry. Mail Clerk, Ottawa District.	960 00	960 00	499 20	12
1910	1,373 75	62	38	...	Age and ill-health.	Chubbuck, C. E. D., Dept. Railways and Canals.	2,050 00	1,962 50	1,373 64	12
1918	840 00	70	35	...	Age.	Churchill, James, Clerk, Customs, Coaticook, P.Q.	1,200 00	1,200 00	840 00	12
1905	254 80	61	39	...	Age and infirmity.	Clark, B., Lock-keeper, Welland Canal.	364 00	364 00	254 76	12
1919	756 00	59	27	...	Ill-health.	Clark, Jas. S., Clerk, Post Office, St. John.	1,400 00	1,400 00	756 00	12
1919	280 00	67	37	...	Age.	Claude, Benj., Keeper, Dorval and Pointe Claire Lights.	400 00	400 00	279 96	12
1920	275 14	80	35	...	Age and to promote efficiency.	Cleveland, D. C., Sub-Collector of Customs, Alma, N.B.	400 00	393 05	279 96	3
1907	1,263 91	67	29	...	Age and to promote efficiency.	Clute, John S., Inspector of Customs.	2,400 00	2,179 47	1,263 81	12
1905	361 10	49	18	...	Ill-health.	Cochrane, W. C., Jr., 2nd Class Clerk, P.O. Dept.	1,050 00	1,003 05	330 99	11
1920	1,411 66	69	32	3	In the public interest.	Code, W. A., Clerk, Post Office Dept., Lunenburg.	2,100 00	2,016 66	1,058 67	9
1920	866 67	73	30	...	Age.	Coldwell, A. B., Collector of Customs, Lunenburg.	1,500 00	1,444 44	866 64	12
1913	726 00	66	33	...	"	Coleman, Charles, Deputy Collector, Inland Revenue, Toronto, Ont.	1,100 00	1,100 00	726 00	12
1918	624 00	53	26	...	Failing health.	Coleman, Lillian, Clerk, Interior Dept.	1,200 00	1,200 00	624 00	12
1919	2,345 00	65	35	...	Age and ill-health.	Colson, Frederick, Chief Clerk, Office of Secretary of State.	3,500 00	3,350 00	2,344 92	12
1918	558 00	77	27	...	"	Comer, Geo. W. H., Preventive Officer, Customs, Kingston.	1,100 00	1,200 00	558 00	12
1919	1,120 00	72	52	...	"	Connelly, Peter, Chief Messenger, House of Commons.	1,600 00	1,600 00	1,119 96	12
1916	381 11	78	38	...	Age.	Cook, G. D., Customs, Aultsville.	550 00	544 44	381 12	12
1916	450 72	50	24	...	Age and ill-health.	Corbett, Ed., Railway Mail Clerk, Ottawa.	939 00	939 00	450 72	12
1908	812 49	69	35	...	Age and ill-health.	*Costello, P. J., Ry. Mail Clerk, Toronto.	1,200 00	1,160 70	406 20	6
1901	300 00	61	30	...	"	Côté, Paul, Lightkeeper, Egg Island.	500 00	500 00	300 00	12
1914	517 11	66	26	...	"	Coughlin, M. A., Mrs., Second Class Clerk, "A", Ottawa P.O.	1,100 00	994 44	86 16	2
1906	3,500 00	68	37	...	Age.	*Courtney, J. M., C.M.G., I.S.O., Deputy Minister of Finance.	5,000 00	5,000 00	2,041 62	7
1906	387 00	62	27	...	Age and ill-health.	Cowan, F., Inspector of Weights and Measures, St. John, N.B.	716 00	716 00	387 00	12
1914	1,030 55	64	30	...	Age and to promote efficiency.	Cowan, J. A., Senior Clerk, Customs, Toronto.	1,600 00	1,472 22	1,030 44	12
1896	840 00	63	41	...	Age and ill-health.	Cowan, M. R. B., Clerk in Customs, Windsor, Ont.	1,200 00	1,200 00	770 00	11
1920	1,120 00	59	33	...	Ill-health.	Crawton, H. S., Clerk, Customs, Halifax.	1,600 00	1,600 00	1,119 96	12
1909	840 00	54	36	...	"	Crisp, A. C., Clerk, Hamilton P.O.	1,200 00	1,200 00	840 00	12

SESSIONAL PAPER No. 2

	1906	1910	1913	1918	1920	1922	1924	1926	1928	1930	1932	1934	1936	1938	1940	1942	1944	1946	1948	1950	1952	1954	1956	1958	1960	1962	1964	1966	1968	1970	1972	1974	1976	1978	1980	1982	1984	1986	1988	1990	1992	1994	1996	1998	2000	2002	2004	2006	2008	2010	2012	2014	2016	2018	2020	2022	2024	2026	2028	2030	2032	2034	2036	2038	2040	2042	2044	2046	2048	2050	2052	2054	2056	2058	2060	2062	2064	2066	2068	2070	2072	2074	2076	2078	2080	2082	2084	2086	2088	2090	2092	2094	2096	2098	2100	2102	2104	2106	2108	2110	2112	2114	2116	2118	2120	2122	2124	2126	2128	2130	2132	2134	2136	2138	2140	2142	2144	2146	2148	2150	2152	2154	2156	2158	2160	2162	2164	2166	2168	2170	2172	2174	2176	2178	2180	2182	2184	2186	2188	2190	2192	2194	2196	2198	2200	2202	2204	2206	2208	2210	2212	2214	2216	2218	2220	2222	2224	2226	2228	2230	2232	2234	2236	2238	2240	2242	2244	2246	2248	2250	2252	2254	2256	2258	2260	2262	2264	2266	2268	2270	2272	2274	2276	2278	2280	2282	2284	2286	2288	2290	2292	2294	2296	2298	2300	2302	2304	2306	2308	2310	2312	2314	2316	2318	2320	2322	2324	2326	2328	2330	2332	2334	2336	2338	2340	2342	2344	2346	2348	2350	2352	2354	2356	2358	2360	2362	2364	2366	2368	2370	2372	2374	2376	2378	2380	2382	2384	2386	2388	2390	2392	2394	2396	2398	2400	2402	2404	2406	2408	2410	2412	2414	2416	2418	2420	2422	2424	2426	2428	2430	2432	2434	2436	2438	2440	2442	2444	2446	2448	2450	2452	2454	2456	2458	2460	2462	2464	2466	2468	2470	2472	2474	2476	2478	2480	2482	2484	2486	2488	2490	2492	2494	2496	2498	2500	2502	2504	2506	2508	2510	2512	2514	2516	2518	2520	2522	2524	2526	2528	2530	2532	2534	2536	2538	2540	2542	2544	2546	2548	2550	2552	2554	2556	2558	2560	2562	2564	2566	2568	2570	2572	2574	2576	2578	2580	2582	2584	2586	2588	2590	2592	2594	2596	2598	2600	2602	2604	2606	2608	2610	2612	2614	2616	2618	2620	2622	2624	2626	2628	2630	2632	2634	2636	2638	2640	2642	2644	2646	2648	2650	2652	2654	2656	2658	2660	2662	2664	2666	2668	2670	2672	2674	2676	2678	2680	2682	2684	2686	2688	2690	2692	2694	2696	2698	2700	2702	2704	2706	2708	2710	2712	2714	2716	2718	2720	2722	2724	2726	2728	2730	2732	2734	2736	2738	2740	2742	2744	2746	2748	2750	2752	2754	2756	2758	2760	2762	2764	2766	2768	2770	2772	2774	2776	2778	2780	2782	2784	2786	2788	2790	2792	2794	2796	2798	2800	2802	2804	2806	2808	2810	2812	2814	2816	2818	2820	2822	2824	2826	2828	2830	2832	2834	2836	2838	2840	2842	2844	2846	2848	2850	2852	2854	2856	2858	2860	2862	2864	2866	2868	2870	2872	2874	2876	2878	2880	2882	2884	2886	2888	2890	2892	2894	2896	2898	2900	2902	2904	2906	2908	2910	2912	2914	2916	2918	2920	2922	2924	2926	2928	2930	2932	2934	2936	2938	2940	2942	2944	2946	2948	2950	2952	2954	2956	2958	2960	2962	2964	2966	2968	2970	2972	2974	2976	2978	2980	2982	2984	2986	2988	2990	2992	2994	2996	2998	3000	3002	3004	3006	3008	3010	3012	3014	3016	3018	3020	3022	3024	3026	3028	3030	3032	3034	3036	3038	3040	3042	3044	3046	3048	3050	3052	3054	3056	3058	3060	3062	3064	3066	3068	3070	3072	3074	3076	3078	3080	3082	3084	3086	3088	3090	3092	3094	3096	3098	3100	3102	3104	3106	3108	3110	3112	3114	3116	3118	3120	3122	3124	3126	3128	3130	3132	3134	3136	3138	3140	3142	3144	3146	3148	3150	3152	3154	3156	3158	3160	3162	3164	3166	3168	3170	3172	3174	3176	3178	3180	3182	3184	3186	3188	3190	3192	3194	3196	3198	3200	3202	3204	3206	3208	3210	3212	3214	3216	3218	3220	3222	3224	3226	3228	3230	3232	3234	3236	3238	3240	3242	3244	3246	3248	3250	3252	3254	3256	3258	3260	3262	3264	3266	3268	3270	3272	3274	3276	3278	3280	3282	3284	3286	3288	3290	3292	3294	3296	3298	3300	3302	3304	3306	3308	3310	3312	3314	3316	3318	3320	3322	3324	3326	3328	3330	3332	3334	3336	3338	3340	3342	3344	3346	3348	3350	3352	3354	3356	3358	3360	3362	3364	3366	3368	3370	3372	3374	3376	3378	3380	3382	3384	3386	3388	3390	3392	3394	3396	3398	3400	3402	3404	3406	3408	3410	3412	3414	3416	3418	3420	3422	3424	3426	3428	3430	3432	3434	3436	3438	3440	3442	3444	3446	3448	3450	3452	3454	3456	3458	3460	3462	3464	3466	3468	3470	3472	3474	3476	3478	3480	3482	3484	3486	3488	3490	3492	3494	3496	3498	3500	3502	3504	3506	3508	3510	3512	3514	3516	3518	3520	3522	3524	3526	3528	3530	3532	3534	3536	3538	3540	3542	3544	3546	3548	3550	3552	3554	3556	3558	3560	3562	3564	3566	3568	3570	3572	3574	3576	3578	3580	3582	3584	3586	3588	3590	3592	3594	3596	3598	3600	3602	3604	3606	3608	3610	3612	3614	3616	3618	3620	3622	3624	3626	3628	3630	3632	3634	3636	3638	3640	3642	3644	3646	3648	3650	3652	3654	3656	3658	3660	3662	3664	3666	3668	3670	3672	3674	3676	3678	3680	3682	3684	3686	3688	3690	3692	3694	3696	3698	3700	3702	3704	3706	3708	3710	3712	3714	3716	3718	3720	3722	3724	3726	3728	3730	3732	3734	3736	3738	3740	3742	3744	3746	3748	3750	3752	3754	3756	3758	3760	3762	3764	3766	3768	3770	3772	3774	3776	3778	3780	3782	3784	3786	3788	3790	3792	3794	3796	3798	3800	3802	3804	3806	3808	3810	3812	3814	3816	3818	3820	3822	3824	3826	3828	3830	3832	3834	3836	3838	3840	3842	3844	3846	3848	3850	3852	3854	3856	3858	3860	3862	3864	3866	3868	3870	3872	3874	3876	3878	3880	3882	3884	3886	3888	3890	3892	3894	3896	3898	3900	3902	3904	3906	3908	3910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AN ACCOUNT OF all Allowances or Compensations granted as Retiring Allowances or Superannuation, etc.—Continued.

Year when Superannuated	Annual Allowances		Age at Retirement	Number of Years added to Service	Cause of Retirement	Name and Nature of Service at Time of Retirement		Salary at Time of Retirement		Average salary three previous years		Amount paid during the Fiscal Year		Number of months paid
	\$	cts.						\$	cts.	\$	cts.	\$	cts.	
1901	792 00	59	33		Ill-health.....	Duncan, R., 2nd Class Clerk, Montreal Post Office.....		1,200 00		1,200 00		792 00	12	12
1895	980 00	57	38		To promote efficiency.....	*Dunlevie, H. G., 2nd Class Clerk, P.O. Department.....		1,400 00		1,400 00		490 00	5	5
1916	1,050 00	76	43		Age.....	Dunlop, C., Dept. Col. Inland Rev. Chatham.....		1,500 00		1,500 00		1,050 00	12	12
1911	653 33	69	35		Age.....	Dunn, John, Collector of Customs, Abercorn, Que.....		1,000 00		933 33		653 28	12	12
1906	706 66	46	24		Bodily infirmity.....	Dunn, J. P., 2nd Class Clerk, Dept. of Inland Revenue.....		1,500 00		1,472 22		705 44	13	13
1887	1,100 00	50	25		Ill-health.....	Dupont, C. T., Inspector of Inland Revenue, B.C.....		2,200 00		2,200 00		1,099 92	12	12
1917	1,470 00	66	46		Age and failing health.....	Eagleson, Wm. H., Clerk, Post Office Dept.....		2,100 00		2,100 00		1,470 00	12	12
1919	980 00	64	35		Age and failing eyesight.....	Eaton, Wm. P., Ry. Mail Clerk, Halifax District.....		1,400 00		1,400 00		980 00	12	12
1902	952 00	65	34		Age and ill-health.....	Eckersley, John, Chief Clerk, Customs, Halifax.....		1,400 00		1,400 00		951 96	12	12
1910	793 33	76	34		Ill-health.....	*Edge, W. E., Customs Locker, Quebec.....		1,150 00		1,133 33		132 22	2	2
1917	1,050 00	62	36		Age.....	Egner, A., Excise, Guelph.....		1,500 00		1,500 00		1,050 00	12	12
1914	528 00	47	22		Ill-health.....	Ellis, Rachel G., Timber and Grazing Branch, III "A".....		1,200 00		1,200 00		528 00	12	12
1897	204 52	41	13		To promote efficiency and economy.....									
1910	406 00	57	29		Ill-health.....	Embury, W. J., 3rd Class Clerk, Belleville Post Office.....		800 00		786 66		204 48	12	12
1917	794 35	64	36		Age and failing health.....	Erwin, W., Lightkeeper, Pt. Atkinson, B.C., Dept. Marine and Fisheries.....		700 00		700 00		405 96	12	12
1903	576 00	58	30		Ill-health, etc.....	Evans, Albert H., Ry. Mail Clerk, Montreal.....		1,200 00		1,134 79		794 28	12	12
1901	303 75	54	30		Abolition of office.....	Fairman, Daniel, Railway Mail Clerk, Montreal Division.....		960 00		960 00		576 00	12	12
1905	728 00	73	26		Abolition of office.....	Farley, C. J., Lock Master, Lock 26, Cardinal.....		506 25		506 25		506 72	12	12
1910	675 00	64	27		Age and ill-health.....	Farley, J. F., Collector of Canal Tolls.....		1,400 00		1,400 00		675 92	12	12
1911	1,470 00	61	38		Ill-health.....	Fawcett, Edgar, Asst. Customs Appraiser, Victoria, B.C.....		1,250 00		1,250 00		675 00	12	12
1910	830 86	52	33		Failing health.....	Fawcett, G. H., Clerk, Dept. Customs.....		2,100 00		2,100 00		1,470 00	12	12
1914	896 91	63	33		Age and to promote efficiency.....	Fearnside, J. H., Sr. 2nd Class Clerk, Hamilton P.O.....		1,200 00		1,187 00		830 76	12	12
1888	240 00	35	15		Ill-health.....	Fenerty, A. H., Senior Clerk, Customs, Halifax.....		1,500 00		1,358 06		896 88	12	12
1912	856 64	69	40		Age and failing health.....	Ferguson Horace, 3rd Class Clerk, P. O. Inspector's office, Victoria.....		800 00		870 00		240 00	12	12
1912	550 00	44	25		Ill-health.....	Filion, H. D., Railway Mail Clerk, Montreal District.....		1,300 00		1,223 78		856 56	12	12
1909	246 50	62	29		Age and to promote efficiency.....	Finnegan, Edward, Clerk in Customs, Port of London.....		1,100 00		1,100 00		549 96	12	12
1914	3,500 00	69	35		Age.....	Firth, C. M., Lightkeeper, Coffin's Island, N.S.....		460 00		425 00		246 48	12	12
1909	680 56	64	25		Age.....	*Fitzgerald, Wm., Superintendent of Insurance.....		5,000 00		5,000 00		2,916 60	10	10
1916	1,096 67	60	37		Age and ill-health.....	Flynn, D. J., Excise Officer, Toronto.....		1,400 00		1,361 11		650 52	12	12
1918	2,392 50	65	33		Age and to promote efficiency.....	Flynn, Wm., P. O. Post Office, Hamilton.....		1,600 00		1,566 67		1,096 56	10	10
1916	3,500 00	71	41		Age and physical infirmity.....	*Foley, Jas. G., Clerk of the Crown in Chancery.....		3,800 00		3,625 00		1,993 70	10	12
						Fortescue, L., Comptroller, R.N.W. Police.....		5,000 00		5,000 00		3,499 92	12	12

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1920	1,904 00	61	34	Age and to promote economy...	Fortier, L. M., Inspector, Dept. of Immigration and Colonization	2,800 00	2,800 00	1,931 91	12
1903	1,008 00	63	28	Age and ill-health...	Foster, Geo. L., Accountant of Penitentiaries, Ottawa...	1,800 00	1,800 00	1,008 00	12
1921	1,925 00	71	51	Age...	Fowler, Geo., Store Keeper, Dept. of Customs and Inland Revenue	2,800 00	2,750 00	481 23	3
1916	638 52	57	34	Ill-health...	Frank, E., Letter Carrier, Hamilton...	939 00	939 00	638 52	12
1897	260 00	44	13	Abolition of office...	Fraser, H. White, Inspector N.W.M.P.	1,000 00	1,000 00	259 92	12
1910	1,952 22	63	36	Age...	Fréchette, Achille, Chief of Translation Staff, House of Commons	2,788 89	2,788 89	1,952 16	12
1920	1,270 00	72	38	Age...	Freze, R. J., clerk, P.O. Inspector's office, St. John N.B.	1,811 00	1,811 00	631 00	6
1916	868 00	66	31	Age and failing health...	French, J. L., Ry. Mail Clerk, Montreal...	1,400 00	1,400 00	867 96	12
1914	930 42	76	38	Failing health...	Furois, Jos. L., Railway Mail Clerk, Quebec, Dist.	1,400 00	1,329 17	930 60	12
1903	576 00	47	31	Ill-health...	Gabriel, J. McN., 1st Class Railway Mail Clerk...	960 00	960 00	576 00	12
1903	728 50	61	31	Age and ill-health...	Gagnon, Zoël, 2nd Class Clerk, Quebec Post Office...	1,175 00	1,175 00	728 40	12
1899	197 60	38	13	Failing eyesight...	Galbraith, J., 3rd Class Clerk, Toronto, Post Office...	760 00	760 00	197 52	12
1913	450 00	79	30	Age and failing health...	Gallagher, Francis, Clerk in Culler's Offi e, Quebec...	750 01	750 01	375 00	10
1918	717 50	82	56	Age...	Gallet, Alphonse, Preventive Officer, Customs, Montreal...	1,100 00	1,025 00	717 48	12
1912	344 00	58	20	Failing health...	Gari'py, J. B., Porter Grade E, Montreal, P.O.	860 00	860 00	343 92	12
1909	204 00	42	17	Ill-health...	Gauthier, Avila, Letter Carrier, Montreal...	600 00	600 00	204 00	12
1912	476 23	70	35	Age and ill-health...	Gauthier, Pierre, Bridge-keeper, Lachine Canal...	680 33	680 33	476 16	12
1919	736 00	53	23	Ill health...	Genest, J. A., Clerk, Sherbrooke, Post Office...	1,600 00	1,600 00	735 96	12
1914	623 88	62	36	Age...	George, F. J., Letter Carrier, Grade "E", Ottawa, P.O.	839 00	801 25	623 88	12
1912	3,500 00	62	45	Age and ill-health...	Gerald, W. J., Deputy Minister of Inland Revenue...	5,000 00	5,000 00	3,500 00	12
1915	455 00	64	38	Age, ill-health and failing eyesight...	Gilkie, H. A., Lightkeeper and Engineer, Sambro, N.S.	650 00	650 00	503 65	15
1916	700 00	55	36	Physical infirmity...	Gillespie, Ed., Customs, Parrsboro, N.S.	1,000 00	1,000 00	699 96	12
1901	576 00	59	18	To promote efficiency...	Girard, F. X., Medical Attendant on Indians...	1,600 00	1,600 00	576 00	12
1915	1,053 05	67	34	Age...	*Girard, Irénée, Deputy Collector, Inland Revenue, "A", London	1,675 00	1,548 61	175 50	2
1908	840 00	64	35	Ill-health...	Girdlestone, R. J. M., Deputy Collector Inland Revenue, Brandon...	1,200 00	1,200 00	840 00	12
1911	561 57	64	35	"	Giroux, Jos., Letter Carrier, Montreal...	802 25	802 25	561 48	12
1920	342 82	66	39	Age and ill health...	Glover, J. E., Lock Labourer, Rideau Canal...	489 75	489 75	342 72	12
1903	228 00	42	19	Ill-health...	Goad, N. A., Letter Carrier, Toronto...	600 00	600 00	228 00	12
1908	2,160 00	55	27	"	Gobeil, A., Deputy Minister of Public Works...	4,000 00	4,000 00	2,160 00	12
1919	469 50	65	25	Age and ill-health...	Godfree, Henry, Letter Carrier, Winnipeg...	939 00	939 00	508 56	13
1897	785 35	40	19	To improve organization and efficiency...	Gordon, J. McD., Inspector of Dominion Land Agencies...	2,000 00	2,066 67	785 28	12
1917	2,327 50	69	37	Age...	Gorman, Jas., Clerk, Auditor General's Office...	3,327 00	3,327 00	2,327 40	12
1918	1,260 00	70	44	Age and failing health...	Gorman, J. A., Clerk, Toronto Post Office...	1,800 00	1,800 00	1,050 00	10
1917	1,960 00	67	40	Age and ill-health...	Gossnell, Thos. S., Collector of Inland Revenue, Winnipeg	2,800 00	2,800 00	1,960 00	12
1918	2,800 00	83	33	2 Age and to promote efficiency	Gouin, J. A., Postmaster, Ottawa...	4,000 00	4,000 00	2,799 96	12
1894	150 00	37	5	10 Abolition of office...	Gouin, W. G., Inland Revenue Department, Three Rivers...	500 00	500 00	150 00	12
1909	2,800 00	63	47	Age...	Gourdeau, Lt.-Col. F., Deputy Minister of Marine and Fisheries	4,000 00	4,000 00	2,799 96	12
1920	1,526 38	55	35	In the public interest...	Gow, W. J., Chief Clerk, Post Office, Winnipeg...	2,200 00	2,180 55	1,271 90	10
1902	100 00	56	10	Failing health...	Graham, Donald, Protective Officer, Lake Mégantic...	500 00	500 00	99 96	12
1901	1,400 00	56	10	To promote economy...	Graham, Wm. J., Collector of Inland Revenue, Owen Sound...	2,000 00	2,000 00	1,399 92	12
1918	1,400 00	74	49	Age and to promote efficiency	Grant, G. W., Clerk, Customs Department...	1,600 00	1,600 00	450 00	12
1883	450 00	31	15	Ill-health...	Grenier, Adolphe, Lock Master, Beauharnois Canal...	1,291 00	1,291 00	151 32	12
1903	151 32	61	26	Abolition of office...	Griffin, M. J., Parliamentary Librarian...	6,000 00	5,422 94	2,775 54	8
1920	3,796 05	73	35	Age and ill health...	Grimsdon, T., Collector of Inland Revenue, Kingston...	2,000 00	2,000 00	233 32	2
1921	1,400 00	65	38	Age and physical infirmities...	Grogan, S. P., Culler's Office, Quebec...	550 00	550 00	186 96	12
1889	187 00	34	17	Abolition of office...	Gross, A. C., Supt. Ry. Mail Ser., St. John...	2,500 00	2,316 66	1,621 56	12
1919	1,621 66	63	45	Age and ill-health...	Guevremont, J. B., 2nd Class Railway Mail Clerk, Sherbrooke...	800 00	800 00	240 00	12
1895	240 00	48	15	Age...	Halcrow, James, Customs Landing Waiter, Hamilton, Ont.	900 00	900 00	630 00	12
1911	630 00	72	37	Age...	Halkett, James B., Div. 1 "A", Marine and Fisheries Dept.	2,900 00	2,725 00	1,907 40	12
1914	1,907 50	69	40	"					

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AN ACCOUNT OF all Allowances or Compensations granted as Retiring Allowances or Superannuation, etc.—Continued.

Year when Superannuated	Annual Allowances				Cause of Retirement		Name and Nature of Service at Time of Retirement			Salary at Time of Retirement		Average salary three previous years		Amount paid during the Fiscal Year		Number of months paid
	\$	cts.	Age at Retirement	Number of Years' Service	Number of Years' added					\$	cts.	\$	cts.	\$	cts.	
1906	567	08	62	27		Ill-health.	Hall, Samuel, Railway Mail Clerk, Nova Scotia.			1,110	00	1,050	15	567	00	12
1914	768	50	64	29		"	Hall, William S., Railway Mail Clerk, St. John.			1,400	00	1,325	00	768	48	12
1912	410	42	77	25		Age.	Hamblly, P. H., Preventive Officer of Customs, Belleville.			850	00	820	83	410	40	12
1894	489	60	60	30		Ill-health and abolition of office.	Hamilton, A., Employee, Welland Canal.			816	00	816	00	489	60	12
1919	1,050	00	73	39		Age and failing health.	Hanley, Archd., Dep. Col. Inland Revenue, Kingston.			1,500	00	1,500	00	1,050	00	12
1919	610	84	76	30		Age and ill-health.	Hanley, Jas., Preventive officer, Customs, Kingston.			1,050	00	1,018	06	610	80	12
1909	1,116	00	73	18		Age.	*Harrington, T. B., Postmaster, St. John, N.B.			3,250	00	3,100	00	837	00	9
1903	780	00	54	30		Ill-health and defective eyesight.	Harding, Thomas F., 1st Class Clerk, Montreal Post Office.			1,300	00	1,300	00	780	00	12
1899	1,575	00	61	25		Age and to promote efficiency.	Hargrave, W., Postmaster, Winnipeg, Man.			3,230	00	3,150	00	1,575	00	12
1909	300	00	54	25		Ill-health.	Harper, James F., Mail Transfer Agent, Hamilton, Ont.			600	00	600	00	300	00	12
1904	168	00	44	14		"	Harris, J. H., Letter Carrier, London.			496	67	496	67	188	64	12
1892	188	74	40	19		Age.	Hardley, H. E., Lock-tender, Chute à Blondeau.			3,900	00	3,800	00	2,659	96	12
1920	2,660	00	69	48		Age.	Hartney, E. P., Examiner of Private Bills, House of Commons.			1,800	00	1,712	50	1,198	68	12
1915	1,198	75	80	35		Age.	Harty, P., Inspector of Lights, Ontario, Marine and Fish. Dept.			1,200	00	1,168	20	677	32	12
1909	677	55	50	29		Ill-health.	Hawkesworth, G. A., Railway Mail Clerk, N.S.			2,800	00	2,700	00	1,890	00	12
1930	1,890	00	61	36		Age and ill-health.	Hayes, E. C., Clerk, Office of Auditor General.									
1905	610	00	46	20		Ill-health and to promote efficiency.	Hayes, W. H., Accountant of Contingencies, Finance Department.			1,650	00	1,525	00	609	96	12
1914	996	67	58	25		Ill-health.	Hayward, W. G., Porter "E", Toronto Post Office.			939	00	893	33	446	64	12
1919	840	00	70	41		Age and ill-health.	Heakes, Jas. R., Clerk, Customs, Toronto.			1,200	00	1,200	00	840	00	12
1888	129	00	39	15		Injuries received while on duty.	Heath, Daniel, Lock Labourer, Cornwall Canal.			430	00	430	00	129	00	12
1914	760	28	75	35		Age.	Heath, E. L., Preventive Officer, Brantford.			1,100	00	1,086	11	760	20	12
1918	1,050	00	65	35		Age and infirmity.	Helliwell, H. N., Excise Officer, Toronto.			1,500	00	1,500	00	1,050	00	12
1910	1,835	55	68	39		Age and ill-health.	*Henderson, James, P. O. Inspector, Toronto.			2,700	00	2,622	22	1,52	96	12
1914	1,960	00	62	43		" and failing health.	Henry, K. J., Immigration Br., Interior Dept.			2,800	00	2,800	00	1,959	96	12
1899	392	00	65	14		Age and to promote efficiency.	Hian, W. H., Land Agent, Brandon.			1,400	00	1,400	00	65	32	12
1905	228	92	61	32		Age and ill-health.	Higgins, Richard, Bridge-tender, Welland Canal.			357	69	357	69	228	84	12
1921	700	00	82	42		Age.	Holder, Geo. W., Messenger, House of Commons.			1,000	00	1,000	00	174	99	3
1920	928	00	61	29		Age and to promote efficiency.	Hill, W. B. A., Clerk, Railways and Canals Dept.			1,600	00	1,600	00	463	98	6
1898	700	00	48	28		Ill-health and abolition of office.	Hopkirk, J. E., 1st Class Clerk, Post Office Inspector's Office, Kingston.			1,250	00	1,250	00	699	99	12
1887	1,216	00	44	22	10	Abolition of office.	Hove, Sydenham, Dominion Auditor, Halifax, N. S.			1,900	00	1,900	00	1,215	96	12
1897	400	00	54	20		Ill-health.	Hudson, A., Excise Officer, Montreal.			1,000	00	1,000	00	399	96	12
1917	1,249	30	72	38		Age and infirmity.	Hudson, L. E., Clerk, Office Supt. Ry. Mail Service, Quebec.			1,800	00	1,784	72	1,249	20	12

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1897	560 00	63	20	To promote efficiency and economy	Huggard, R. T., Inspector of Gas and Weights and Measures...	1,400 00	1,400 00	134 98	3
1897	846 45	63	27	Ill-health.	Hunt, G. A., Div. 2 B., Post Office Department.	1,600 00	1,567 50	846 36	12
1904	322 00	61	23	Age and ill-health.	Hunt, William Josiah, Landing Waiter, Sherbrooke.	700 00	700 00	321 96	12
1921	413 35	64	40	Age.	Hurley, Robt., Lockmottoman, Cornwall Canal.	870 00	590 50	103 32	3
1913	294 00	62	21	Age and infirmity.	Hyslop, S. N., Preventive Officer, St. Stephen, N.B., Customs.	700 00	700 00	269 50	11
1907	777 00	68	37	Age and failing health.	Ironsides, G. A., Collector of Inland Revenue, Port Arthur.	1,100 00	1,110 00	777 00	12
1920	1,530 28	64	37	Age and to promote efficiency.	Jackson, H. N., Chief Clerk, Customs, Montreal.	2,200 00	2,186 11	637 60	5
1901	340 00	38	17	Ill-health.	Jackson, J. A., 2nd Class Clerk, Post Office Department.	1,000 00	1,000 00	340 00	12
1920	3,033 33	58	39	Ill health.	Jarvis, E. F., Asst. Deputy Minister of Militia and Defence.	4,800 00	4,333 33	1,145 89	4†
1920	1,260 00	66	37	Age and failing health.	Johnson, Jos., Supt. Railway Mail Service, London.	1,800 00	1,800 00	367 50	3†
1912	560 00	72	41	Ill-health.	Jones, Albert, Ry. Mail Clerk, Toronto District.	800 00	800 00	559 92	12
1897	1,120 00	50	28	Abolition of office.	Jones, Allan, Post Office Inspector, Barrie.	2,000 00	2,000 00	1,119 96	12
1914	2,450 00	67	39	In the public interest.	Jones, C. J., Asst. Governor General's Secretary.	3,600 00	3,500 00	2,449 92	12
1913	473 52	60	42	Age.	Jones, James G., Lockmaster, Smith's Falls.	676 46	676 46	473 52	12
1920	2,800 00	70	40	Age and to promote efficiency.	Jones, L. K., Asst. Deputy Minister of Railways and Canals.	4,000 00	4,000 00	2,799 96	12
1918	952 00	60	34	Age and ill-health.	Jones, W. E. C., Ry. Mail Clerk, Montreal.	1,400 00	1,400 00	951 96	12
1919	2,800 00	63	38	Age and ill-health.	Just, C. F., Trade Commissioner, Petrograd.	4,000 00	4,000 00	2,566 63	11
1894	216 00	45	18	Ill-health.	Kennedy, John, Letter Carrier, London.	600 00	600 00	216 00	12
1917	1,948 33	61	41	Age and ill-health.	Kent, S. B., Fishing Bounty Officer, Naval Dept.	2,800 00	2,783 33	1,948 32	12
1882	167 04	47	29	Injuries while on duty.	Keys, Jas., Lock Labourer, Upper-Brewer's Locks, Rideau Canal.	288 00	288 00	167 04	12
1919	840 00	76	39	Age and failing health.	Keogh, Peter M., Deputy Collector, In. Rev., Windsor, Ont.	1,200 00	1,200 00	840 00	12
1917	1,190 00	74	38	Age.	King, Richard M., Deputy Collector, Inland Revenue, Halifax.	1,700 00	1,700 00	1,189 92	12
1912	610 78	63	26	Ill-health.	Kinney, John, Ry. Mail Clerk, Calgary District.	1,250 00	1,174 58	610 68	12
1918	1,260 00	54	35	Ill-health.	Kirkpatrick, John A., Clerk, Post Office, Toronto.	1,800 00	1,800 00	1,260 00	12
1918	1,470 00	68	39	Age and to promote economy.	Kirwan, Philip T., Clerk, Secretary of State Dept.	2,100 00	2,100 00	1,470 00	12
1916	1,386 00	66	33	Age.	Knight, F. E., Dept. Militia and Defence.	2,100 00	2,100 00	1,386 00	12
1912	1,120 00	62	42	Age and failing health.	Kreps, W. H., clerk, Sub-division B, 2nd div., Post Office Dept.	1,600 00	1,600 00	1,026 63	11
1918	1,315 42	74	46	Age.	Lachapelle, A. P., Supt. Ry. Mail Service, Montreal.	2,000 00	1,879 17	1,315 32	12
1916	2,243 89	68	40	Age and to promote efficiency.	Laframboise, Louis, Chief Translator, House of Commons.	3,300 00	3,205 55	2,242 68	12
1903	336 00	52	28	To promote efficiency.	Lagace, P., Letter Carrier, Montreal.	600 00	600 00	336 00	12
1901	1,260 00	68	41	Ill-health.	*Lambert, F. X., 1st Class Clerk, Militia Department.	1,800 00	1,800 00	630 00	6
1907	270 00	62	27	Age and ill-health.	*Lambert, Wm. McG., Light-keeper, Chantry Island, Ont.	500 00	500 00	202 50	9
1905	639 83	61	33	Age and ill-health.	Lamer, J. E., Landing Waiter, Montreal.	1,000 00	969 44	639 72	12
1920	801 00	60	29	Age and failing health.	Lamer, A., Clerk, Post Office Dept.	1,550 00	1,381 18	551 22	8†
1899	162 00	75	27	Age and infirmity.	Landry, Elmore, Light-keeper, Carleton, Que.	300 00	300 00	162 00	12
1917	980 00	70	37	Age and ill-health.	Lane, P. E., Clerk, Post Office, Quebec.	1,400 00	1,400 00	980 04	12
1897	324 00	66	27	Age and infirmity.	Lapointe, P., Letter Carrier, Montreal.	600 00	600 00	324 00	12
1916	980 00	56	36	Ill-health.	Lapointe, T., Clerk, Post Office, Montreal.	1,400 00	1,400 00	979 92	12
1907	202 57	65	30	Age and ill-health.	Larent, Regis, Lockman, Ste. Anne's Lock.	337 62	337 62	185 68	11
1907	1,020 00	53	34	Ill-health.	Larose, Anatole, 1st Class Clerk, Montreal Post Office.	1,500 00	1,500 00	1,020 00	12
1915	792 00	66	33	Ill and failing health.	Larose, Joseph, Senate Doorkeeper.	1,200 00	1,200 00	792 00	12
1914	980 00	71	40	Age and ill-health.	Larue, E. P., Tide Surveyor, Quebec.	1,600 00	1,400 00	979 92	12
1909	840 00	67	35	Age and ill-health.	Lawson, J. A., Clerk, Charlottetown, P. O.	1,200 00	1,200 00	840 00	12
1920	600 44	82	42	Age and failing health.	Lawson, Thos., Messenger, A.R.T.G. Office, St. John.	960 00	857 78	200 09	4
1916	876 51	76	27	Age and to promote efficiency.	Layton, Geo. A., Preventive officer, Customs, Truro, N.S.	1,250 00	1,247 22	108 36	3
1907	613 00	70	34	Age and failing health.	Lebel, J. A. W., Senior 2nd Class Clerk, P. O. Inspector's Office, Quebec.	1,200 00	1,200 00	816 00	12
1909	191 33	68	37	Age and to promote efficiency.	Le Blanc, Chas. P., Lightkeeper, Cascie Point, N.B.	1,200 00	1,200 00	191 33	12
1903	128 04	56	22	Abolition of office.	Leduc, C., Lockmaster, Beauharnois Canal.	320 00	273 33	191 28	12
1920	1,260 00	71	46	Age.	Leduc, C. A. T., clerk, Post Office, Montreal.	291 00	291 00	128 04	12
						1,800 00	1,800 00	1,260 00	12

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AN ACCOUNT OF all Allowances or Compensations granted as Retiring Allowances or Superannuation, etc.—Continued.

Year when Superannuated	Annual Allowances	Age at Retirement	Number of Years' Service	Number of Years added	Cause of Retirement	Name and Nature of Service at Time of Retirement	Salary at Time of Retirement	Average salary three previous years	Amount paid during the Fiscal Year	Number of months paid
	\$ cts.						\$ cts.	\$ cts.	\$ cts.	
1915	1,007 25	74	34		Age and physical infirmity	Lee, Edward, First Class Excise Officer, London	1,500 00	1,481 25	1,007 16	12
1921	1,020 83	68	46		Age	Lefebvre, Germain, Clerk, Post Office, Montreal	1,500 00	1,458 33	255 18	3
1919	1,120 00	69	48		Age and failing health	Lefebvre, Louis, Clerk, Post Office, Montreal	1,600 00	1,600 00	1,119 96	12
1904	340 56	54	32		Ill-health	Lefort, Pierre, Lockmaster, Beauharnois Canal	532 14	532 14	340 56	12
1909	248 34	68	17		Age and infirmity	Legare, E., Letter Carrier, Quebec	730 41	730 41	134 14	6
1907	180 00	46	15		Ill-health	Legault, O., Letter Carrier, Ottawa	600 00	600 00	180 00	12
1905	560 00	59	35		Abolition of office	Leggett, J. E., Collector of Canal Tolls	800 00	800 00	559 92	12
1903	112 20	38	11		Ill-health	Leguerrier, J. B., Letter Carrier, Montreal	510 00	510 00	112 20	12
1911	1,750 00	75	49		Age	Lemieux, H. A., Inspector of Customs	2,500 00	2,500 00	1,749 96	12
1921	1,262 80	66	37		Age and impaired health	LeMoine, Jules, Clerk, Inland Revenue, Quebec	1,875 00	1,804 00	210 46	3
1913	1,965 83	66	41		Age and bodily infirmity	Leslie, John, Officer, Sub-division A of 1st Div., Dept. of Justice	3,000 00	2,808 33	1,965 72	12
1915	1,750 00	67	40		Age	LeSueur, C. P., Asst. Post Office Inspector	2,500 00	2,500 00	1,749 96	12
1914	913 88	66	36		Age	Levasseur, L. N. Z., Inspector of Gas and Electricity, Quebec	1,500 00	1,305 55	913 80	12
1897	502 84	50	14		Age, and to promote efficiency and economy	Lightfoot, F. C., 1st Class Clerk, Department of Public Works	1,800 00	1,795 83	502 80	12
1895	142 80	45	12		Ill-health	Lily, J. H., Letter Carrier, Winnipeg	600 00	595 00	142 80	12
1917	2,520 00	61	37		Age	Lithgow, J. T., Trade Commissioner, Glasgow	3,600 00	3,600 00	2,100 00	10
1914	518 00	52	28		Ill-health	Little, Hugh R., Ry. Mail Clerk, Halifax	1,000 00	925 00	517 92	12
1908	371 58	56	26		Ill-health	Lloyd, Frank, Preventive Officer, Customs, Toronto	800 00	714 58	371 52	12
1907	468 60	74	35		Age and to promote efficiency	Louden, C., Landing Waiter, Toronto	750 00	669 44	468 60	12
1892	600 00	47	25		Age and to promote efficiency	Loftus, A., 2nd Class Clerk, Montreal, Que	1,200 00	1,200 00	600 00	12
1911	240 00	71	24		Age and infirmity	Long, George, Sub-Collector Customs, St. Regis	500 00	500 00	240 00	12
1913	704 00	79	22		Age	*Loucks, H. H., Translator in Law Branch, House of Commons	1,600 00	1,600 00	175 98	3
1914	3,100 00	53	31		Ill-health	Low, A. P., Deputy Minister of Mines	5,000 00	5,000 00	3,099 96	12
1903	264 00	55	22		Age and physical infirmity	Lussier, Joseph, Letter Carrier, Montreal	600 00	600 00	264 00	12
1907	464 00	60	29		Age and to promote efficiency	*Lynch, John, Lockmaster, Chambly Canal	501 00	501 00	150 30	10
1891	180 36	61	18		Age and to promote efficiency	Lynch, Walter, Collector of Customs, Mansonville, Que.	800 00	800 00	386 60	10
1899	442 00	43	17		Ill-health	Lynes, K., Excise Office, Inland Revenue	1,300 00	1,300 00	441 96	12
1913	1,612 00	63	21	10	"	Lyons, John M., General Passenger and Ticket Agent, L.C. Railway, Moncton	2,600 00	2,600 00	1,611 96	12
1895	420 00	62	21		Age and to promote efficiency and economy	Macdermid, A. J., 3rd Class Clerk, Post Office Department	1,000 00	1,000 00	420 00	12
1919	1,452 00	64	33		Age and physical infirmities	Macdonald, A. B., Excise Office St. Hyacinthe	2,200 00	2,200 00	1,452 00	12

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1911	525 00	37	Ill-health and infirmity.....	Macdonald, James, Measuring Surveyor, Customs Charlottetown P.E.I.....	750 00	750 00	525 00	12
1914	520 45	22	Ill-health.....	MacDonald, Jno. G., Ry. Mail Clerk, London.....	1,200 00	1,182 83	520 44	12
1913	1,155 75	31	Ill-health.....	Macdonell, Harry, Assistant in the English Votes and Proceedings Office of the House of Commons.....	2,000 00	1,912 50	1,185 72	12
1902	240 00	57	Mental unfitness for performance of duty.....	MacKillop, J., Messenger, P.O. Inspectors Office, Toronto.....	600 00	600 00	240 00	12
1910	638 00	51	Ill-health.....	MacKinnon, W. C., Ry. Mail Clerk, Halifax.....	1,150 00	1,100 00	637 92	12
1917	2,100 00	72	Age.....	MacLaren, Jno. S., Inspector of Customs, St. John.....	3,000 00	3,000 00	2,100 00	12
1919	1,260 00	70	Age.....	Macpherson, Wm., Clerk, Post Office, Toronto.....	1,800 00	1,800 00	1,260 00	12
1919	1,224 00	34	Failing health.....	Macpherson, W. T., Clerk, Post Office, Winnipeg.....	1,800 00	1,800 00	1,224 00	12
1909	1,260 00	54	Ill-health.....	Madore, J. A., Assistant P.O. Inspector, Montreal.....	1,800 00	1,800 00	1,260 00	12
1920	980 00	67	Age.....	Magee, R. G., Ry. Mail Clerk, St. John.....	1,400 00	1,400 00	979 92	12
1915	640 56	71	Age and ill-health.....	Mahar, John, Gracie E., Letter Carrier, Halifax.....	939 00	915 09	640 56	12
1912	464 80	52	Age and ill-health.....	Mailman, J. A., Letter Carrier, St. John, N.B.....	867 75	860 75	464 76	12
1907	560 00	57	Ill-health.....	Mainy, Philip, Ry. Mail Clerk, Ottawa.....	800 00	800 00	559 92	12
1919	932 00	66	Age and failing health.....	Malachuk, Jas., Clerk, Post Office, St. John.....	1,400 00	1,400 00	951 96	12
1921	2,101 94	72	Age.....	Malapert, G. S., Warden, St. Vincent de Paul Penitentiary.....	3,180 00	3,002 78	175 16	1
1934	108 00	37	10 Abolition of office.....	Malone, Thos., Deputy Supervisor of Cutlers.....	300 00	300 00	108 00	12
1908	365 44	41	Ill-health and to promote efficiency.....	Marcale, Miss F. K., Jr., 2nd Class Clerk, Dept. of Ind. Affairs.....	1,100 00	1,077 77	366 36	12
1920	910 00	70	Age and failing health.....	Marier, Jas., Clerk, Post Office Dept.....	1,400 00	1,300 00	909 96	12
1920	1,758 54	65	Age and physical inability.....	Marceau, J. O., Reporter of Debates, House of Commons.....	2,800 00	2,800 00	1,758 48	12
1903	276 00	69	Ill-health and to promote efficiency.....	Marks, John, Letter Carrier.....	600 00	600 00	138 00	6
1920	2,350 00	63	Age and ill-health.....	Marshall, J. W., Accountant, Dept. of Mines.....	3,500 00	3,400 00	2,380 00	12
1882	196 00	34	Ill-health.....	Marier, W. P., Eyecise Officer, Simcoe.....	700 00	700 00	195 96	12
1906	156 00	51	In the public interest.....	Martin, Jules G., Lightkeeper, Little Metis, Quebec.....	300 00	300 00	156 00	12
1915	1,516 66	64	Age and failing health.....	Mason, Frederick, Excise Officer Inland Revenue, Perth.....	2,200 00	2,166 66	1,516 56	12
1915	1,368 88	77	Age.....	Matthew, Geo. F., Custom's Surveyor, St. John, N.B.....	2,000 00	1,955 55	1,368 84	12
1919	1,680 00	67	Age and ill-health.....	Mathews, Jno. S., Asst. Postmaster, Hamilton.....	2,400 00	2,400 00	1,680 00	12
1919	1,232 78	74	Age.....	Maxwell, S. R., Clerk, Office Supt. Ry. Mail Service.....	1,800 00	1,761 11	1,232 76	12
1916	696 00	59	Age.....	May, Ida M., Clerk, Post Office Dept.....	1,200 00	1,200 00	696 00	12
1920	1,600 00	71	Age and to promote efficiency.....	Maynard, M. W., Chief of Records, Railways and Canals Dept.....	2,800 00	2,800 00	979 98	6
1909	672 00	66	Age and defective eyesight.....	*Menzie, Augustus, Ry. Mail Clerk, Montreal District.....	930 00	900 00	672 00	12
1917	1,900 00	61	Age and failing health.....	Mercur, Wm. O., Asst. Postmaster, Ottawa.....	2,800 00	2,800 00	1,950 96	12
1888	326 00	45	2 Abolition of office.....	Mickleburg, F. H., Ocean Mail Clerk.....	800 00	800 00	319 92	12
1903	216 00	54	4½ Failing eyesight.....	Miggins, M., Letter Carrier, Montreal.....	600 00	600 00	216 00	12
1889	280 00	40	5½ To promote efficiency and economy.....	Miller, H. J., Assistant Collector, Slides and Booms, Quebec.....	1,400 00	1,400 00	279 96	12
1907	687 20	61	Age and ill-health.....	Miller, John G., Railway Mail Clerk, New Brunswick.....	1,160 90	1,108 39	687 12	12
1917	2,026 11	76	Age and to promote efficiency.....	Miller, Wm. F., Inspector, Inland Revenue, Toronto.....	2,900 00	2,894 44	2,026 08	12
1920	770 00	75	Age and failing health.....	Miller, Elie.....	343 59	343 59	546 40	8½
1907	240 45	60	Age and failing health.....	Mine, Chas., Lock Labourer, Rideau Canal.....	684 51	684 51	328 56	12
1907	328 56	63	Age and ill-health.....	Mitchell, W. F., Letter Carrier, Montreal.....	1,800 00	1,758 96	1,231 20	12
1906	1,231 27	65	Age.....	Maloney, Daniel, Asst. Post Office Inspector, London.....	900 00	897 91	466 80	12
1909	406 91	51	Ill-health.....	Monkman, A. H., Clerk, Toronto Post Office.....	6,000 00	5,416 67	2,843 73	9
1930	3,701 67	77	Age and failing health.....	Montgomery, Dr. Fred, Director General of Public Health.....	200 00	200 00	330 44	11
1912	300 49	47	Ill-health and failing eyesight.....	Moore, T. E., Jr., 2nd Class Clerk, Montreal, P.O.....	900 00	858 33	72 00	12
1904	72 00	45	Abolition of office.....	Morris, Chas. E., Sub-collector of Customs, Harbourville, N.S.....	200 00	200 00	72 00	12
1918	582 18	61	Age.....	Morrissey, Jno., Messenger, Post Office, Kingston.....	939 00	939 00	582 12	12

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1911	1,470 00	71	36	Age.....	McNicol, John, Clerk, 2nd Div. Sub-div. A, Finance Dept.	2,100 00	2,100 00	1,470 00	12
1897	700 00	56	25	Ill-health.....	McPherson, A. F., Accountant, Inland Revenue, Hamilton.	1,400 00	1,400 00	699 96	12
1899	288 00	45	18	Defective eyesight.....	McRobert, W. H., 2nd Class Railway Mail Clerk, Halifax.	800 00	800 00	288 00	12
1909	372 00	54	31	Loss of memory.....	McShane, J. F., Letter Carrier, Montreal.	600 00	600 00	372 00	12
1918	1,960 00	66	41	Age and failing health.....	*McSween, Jas., Collector of Inland Revenue, Windsor, Ont.	2,800 00	2,800 00	979 98	6
1907	552 00	60	23	Age and to promote efficiency.....	McTaggart, John, Dominion Lands Office, Winnipeg.	1,200 00	1,200 00	552 00	12
1906	1,241 74	58	39	Ill-health.....	Nelligan, D., Asst. P. O. Inspector, Montreal.	1,800 00	1,771 14	1,241 64	12
1917	700 00	67	36	Age and failing health.....	Nesbitt, Margaret W., Clerk Post Office, Windsor	1,000 00	1,000 00	699 96	12
1916	302 43	68	38	Age and physical infirmity.....	Nevins, N., Lock labourer, Hogsback Station, Rideau.	440 00	432 05	302 40	12
1909	600 00	43	25	Ill-health.....	Newberry, C. W., Clerk, Victoria P. O.	1,200 00	1,200 00	600 00	12
1897	207 61	43	13	To promote efficiency and economy.....	Newberry, J. M., 3rd Class Clerk, Belleville Post Office.	800 00	798 86	207 60	12
1906	476 44	64	32	Age and infirmity.....	Newbigging, Thomas L., Landing Water, Bridgeburg.	750 00	744 44	476 44	12
1911	1,120 00	60	39	Age and ill-health.....	Newby, Frank, Clerk, Dept. Inland Revenue.	1,600 00	1,600 00	1,119 96	12
1917	1,560 30	70	42	Failing health.....	Newcomb, Geo. H., Clerk, Interior Dept.	2,400 00	2,229 50	1,560 24	12
1907	404 00	62	43	Age and to promote efficiency.....	Newman, John J., Lockmaster, Rideau Canal.	578 00	578 00	404 52	12
1914	297 30	62	42	Age.....	Newsome, A. E., Lockmaster, Kilmarnock Lock, Rideau.	660 00	424 71	297 24	12
1912	458 23	57	37	Failing health.....	Nicholson, James Letter Carrier, London.	860 75	848 58	458 16	12
1919	1,200 00	73	40	Age.....	Nicholson, Vernon C., Clerk, Secretary of State Dept.	1,600 00	1,600 00	1,119 96	12
1912	637 00	61	26	Age and ill-health.....	Nolet, J. G., Railway Mail Clerk, Quebec, Division.	1,300 00	1,225 00	636 96	12
1897	156 00	38	13	Insanity.....	Nugent, James, Letter Carrier, Montreal.	600 00	600 00	156 00	12
1912	286 22	75	40	Age.....	Nunn, George, Lightkeeper, Sydney Bar, N. B.	440 00	393 33	282 35	11
1920	1,747 84	61	47	Age and failing health.....	O'Brien, J. S., Asst. Postmaster, Halifax.	3,000 00	2,496 92	1,267 35	9
1914	1,464 16	68	51	Failing health.....	O'Brien, W. D., Clerk Sub-division A, 2 Div. P. O. Dept.	2,100 00	2,091 66	1,404 12	12
1902	368 00	57	23	Ill-health.....	O'Connor, Mrs. Eleanor, 3rd Class Clerk, Windsor, Ont., P. O.	800 00	800 00	367 92	12
1917	1,650 83	63	43	Age and failing health.....	O'Donoghue, D., Chief Clerk, Saskatchewan.	2,500 00	2,358 33	1,650 72	12
1918	1,497 23	60	36	" and ill-health.....	O'Donoghue, D., Chief Clerk, Montreal Post Office.	2,200 00	2,138 89	1,497 24	12
1916	952 00	61	34	" and failing health.....	O'Dowd, F., Railway Mail Clerk, Quebec.	1,400 00	1,400 00	951 96	12
1914	357 29	73	39	"	O'Gorman, Cornelius, Asst. Lock-master, Welland Canal.	510 41	510 41	357 24	12
1887	520 00	52	23	3 Ill-health.....	O'Hara, James, Marine Mail Clerk.	1,000 00	1,000 00	519 96	12
1914	920 00	61	32	Age and failing health.....	O'Leary, Thos. Jos., Excise Off., Inland Revenue, Toronto.	1,500 00	1,437 50	919 92	12
1919	2,100 00	70	49	Age.....	O'Meara, D. D., Inspector of Customs, Quebec.	3,000 00	3,000 00	2,100 00	12
1906	451 00	70	40	Ill-health.....	O'Meara, M. Messenger, London, P. O.	704 25	644 35	450 96	12
1919	980 00	71	49	Age.....	O'Meara, T. J. Ry. Mail Clerk, London.	1,400 00	1,400 00	979 92	12
1889	1,400 00	63	41	Age and ill-health.....	O'Neill, John, Collector Lachine Canal Tolls.	2,000 00	2,000 00	1,399 92	12
1913	409 11	63	36	"	Orchard, L. D., Light keeper at Ragged Island Harbour, N. S.	600 00	584 44	409 08	12
1915	972 22	61	39	" failing health.....	O'Regan, W. H., Ry. Mail Clerk, Montreal.	1,400 00	1,388 89	972 12	12
1909	272 00	63	17	Age and failing health.....	O'Reilly, Miss M. A., Clerk, P. O. Inspector's Office, Que.	800 00	800 00	271 92	12
1913	499 24	58	29	Ill-health.....	Ouellet, F. X., Letter Carrier, Quebec.	860 75	860 75	499 20	12
1912	490 00	74	38	Age.....	Owen, Charles, Sub-collector Customs, Georgetown, P. E. I.	700 00	700 00	489 96	12
1917	470 16	66	38	Age.....	Papineau, Louis, Bridge Keeper, Chambly Canal.	671 66	671 66	470 16	12
1920	594 54	75	28	Age and failing health.....	Paradine, Thos., Porter, Post Office, Hamilton.	1,260 00	1,061 66	396 32	8
1919	1,312 50	57	36	To promote efficiency.....	Parish, G. H., Clerk, Post Office Dept.	2,050 00	1,875 00	1,312 44	12
1914	741 00	80	27	Age and to promote efficiency.....	Park, Robt. H., Senior Clerk, Customs, Hamilton.	1,500 00	1,372 22	741 00	12
1903	1,190 00	65	40	"	Parker, Lewis, Accountant, Asst. Receiver General's Office Halifax	1,700 00	1,700 00	1,189 92	12
1908	2,772 00	75	33	"	*Parnelle, W. G., Deputy Minister of Trade and Commerce, and Chief Controller of Chinese Immigration.	4,200 00	4,200 00	2,310 00	10
1915	1,193 89	65	36	Age.....	Patterson, Thomas, 1st Class "A" Ry. Mail Ser., Toronto.	1,800 00	1,705 56	1,193 88	12
1907	312 00	61	26	" and ill-health.....	Payne, Edward, Letter Carrier, Halifax.	600 00	600 00	312 00	12
1909	237 50	64	25	"	Payne, M., Sub-collector of Customs, Port Stanley, Ont.	600 00	475 00	237 48	12
1904	1,380 00	57	23	Abolition of office.....	Pearce, Wm., Chief Inspector, Dom. Land Surveys.	3,000 00	3,000 00	1,380 00	12

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AN ACCOUNT OF ALL ALLOWANCES OR COMPENSATIONS GRANTED AS RETIRING ALLOWANCES OR SUPERANNUATION, ETC.—Continued.

Year when Superannuated	Annual Allowances		Age at Retirement	Number of Years' Service	Number of Years added	Cause of Retirement	Name and Nature of Service at Time of Retirement		Salary at Time of Retirement		Average salary three previous years		Amount paid during the Fiscal Year	Number of months paid
	\$	cts.					\$	cts.	\$	cts.	\$	cts.		
1918	1,190	00	67	36		Age and to promote efficiency...	Pearson, Wesley, Preventive Officer, Customs, Toronto...	1,700	00	1,700	00	1,189	92	12
1912	432	60	60	41		" and ill-health.....	Pearson, W. O., Lockmaster at Poonamalie Lock Station, Rideau Canal.	756	00	618	00	396	55	11
1917	469	50	65	25		Age.....	Perkins, Francis N., Letter Carrier, St. John.	939	00	939	00	469	44	12
1911	1,323	55	67	32		" and failing health...	Perrin, E., Asst. French Translator, House of Commons...	2,100	00	2,068	05	1,323	48	12
1910	322	00	78	44		Age.....	Peters, J. G., Light-keeper, Low Point, N.S.	460	00	460	00	321	96	12
1912	716	44	73	30		Ill-health.....	*Peters, W. N., Railway Mail Clerk, Montreal division.	1,250	00	1,194	08	477	60	8
1920	928	00	68	29		Age and in the interests of efficiency and economy.....	Philibert, J. E., clerk, Office Supt. Ry. Mail Service Quebec.	1,600	00	1,600	00	927	98	12
1898	295	62	59	30		Ill-health.....	Pilson, Hy., Lockmaster, Rideau Canal.	492	70	492	70	295	56	12
1899	520	00	60	20		Age and incapacity.....	Piper, H., Inspector Weights and Measures, Toronto...	1,300	00	1,300	00	519	63	12
1910	496	00	56	31		Ill-health.....	Plamondon, O., Sr. 3rd Class Clerk, Quebec Post Office.	800	00	800	00	495	96	12
1897	264	00	41	22		"	Plante, Gaspard, Letter Carrier, Montreal Post Office...	600	00	600	00	264	00	12
1899	256	00	40	16		"	Plouffe, F. X., 3rd Class Clerk.	800	00	800	00	255	96	12
1900	300	00	71	25		Age and to promote efficiency.....	Plumpton, G. W., Letter Carrier, St. John, N.B.	600	00	600	00	175	00	7
1907	296	33	42	14		Failing eyesight.....	Plunkett, Joseph, M., Clerk Privy Council Office.	1,100	00	1,058	33	296	28	12
1902	170	33	59	32		Ill-health.....	Poirier, A., Lockmaster, Carillon Canal.	266	14	266	14	170	28	12
1913	1,134	00	69	27		Age and failing health and to promote efficiency.....	Polkinghorne, John A., Clerk of Sessional Papers, House of Commons.	2,100	00	2,100	00	1,134	00	12
1901	520	00	48	26		Ill-health.....	*Poole, H., 2nd Class Clerk, Ottawa, P.O.	1,000	00	1,000	00	86	66	2
1918	1,470	00	60	45		Age and failing health.....	Pope, Chas., Clerk, Post Office Dept., Ottawa...	2,000	00	2,000	00	1,470	00	12
1912	210	00	61	37		Age.....	Porter, E. H., Sub-collector Customs, Port Wade, N.S.	300	00	300	00	210	00	12
1918	1,540	00	73	55		Age.....	Potter, M. J., Asst. Postmaster, St. John, N.B.	2,200	00	2,200	00	1,539	96	12
1913	4,900	00	70	39		" and abolition of office.....	Pottinger, David, late Assistant Chairman of Government Railways Managing Board...	7,000	00	7,000	00	4,899	96	12
1897	357	06	52	15		To promote efficiency and economy.....	Powell, John, 3rd Class Clerk, Belleville Post Office.	1,190	27	1,190	27	357	00	12
1919	1,120	00	58	43		Ill-health.....	Power, F. J., Clerk, Post Office, Halifax.	1,600	00	1,600	00	1,119	96	12
1917	1,050	00	64	36		Age.....	Power, John R., Preventive Officer, Customs, Halifax.	1,500	00	1,500	00	1,050	00	12
1916	700	00	76	48		"	Proper, F. S., Collector of Customs, Hemmingford, Que.	1,000	00	1,000	00	291	70	5
1914	1,034	44	64	39		In the public interest.....	Pryor, Oswald J., Chief Clerk Customs, Halifax.	1,630	01	1,477	77	1,034	40	12
1892	420	00	47	30		Ill health.....	Radcliffe, R., Clerk, Customs, Guelph.	700	00	700	00	420	00	12
1915	604	00	61	24		Age.....	Ralph, Arthur R. F., Curator Senate Reading Room, Ottawa...	1,350	00	1,258	33	603	96	12

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1917	924 00	Ill health.....	33	1,400 00	1,400 00	1,400 00	924 00	12
1917	308 00	Age.....	44	440 00	440 00	440 00	307 81	12
1897	1,024 00	To promote efficiency and economy.....	16					
1912	602 52	Age and ill health.....	38	3,200 00	3,200 00	3,200 00	1,023 96	12
1917	910 00	Age and failing health.....	38	1,800 75	1,800 75	1,800 75	602 52	12
1914	420 00	Age.....	36	1,300 00	1,300 00	1,300 00	420 00	12
1920	1,423 33	Age.....	42	2,100 00	2,033 33	2,033 33	1,423 32	12
1906	388 19	Ill-health.....	50	900 00	882 26	882 26	388 20	12
1902	534 65	Ill-health and infirmity.....	34	786 25	783 25	783 25	534 60	12
1910	1,190 00	Age.....	38	1,700 00	1,700 00	1,700 00	1,189 92	12
1902	260 00	Ill-health.....	26	500 00	500 00	500 00	260 00	12
1920	268 00	Age.....	46	380 00	380 00	380 00	265 92	13
1907	350 00	Age and bodily infirmity.....	35	500 00	500 00	500 00	349 92	12
1916	540 00	Age.....	30	900 00	900 00	900 00	540 00	12
1908	175 00	Age.....	72	250 00	250 00	250 00	174 96	12
1920	1,368 00	Age and to promote efficiency.....	28	2,800 00	2,800 00	2,800 00	783 96	6
1915	420 00	Age.....	37	600 00	600 00	600 00	280 00	8
1917	1,458 33	Ill-health.....	35	2,100 00	2,083 33	2,083 33	1,458 24	12
1914	893 41	Age and impaired health.....	34	1,400 00	1,313 84	893 40	893 40	12
1920	2,339 16	Age and ill-health.....	67	3,500 00	3,341 66	3,341 66	779 72	4
1917	756 00	Age and failing eyesight.....	27	1,400 00	1,400 00	1,400 00	756 00	12
1913	659 21	Ill-health.....	20	1,400 00	1,267 72	1,267 72	659 16	12
1890	93 12	Age.....	40	290 83	290 83	290 83	93 12	12
1895	672 00	To promote efficiency.....	43	1,200 00	1,200 00	1,200 00	672 00	12
1915	1,245 75	Age and to promote efficiency.....	33	1,950 00	1,857 50	1,857 50	1,245 72	12
1917	560 00	Age and ill-health.....	76	1,000 00	1,000 00	1,000 00	559 92	12
1910	1,063 60	Age.....	43					
1907	1,003 00	Age.....	32	1,600 00	1,519 44	1,519 44	88 63	1
1903	201 25	Ill-health.....	35	1,600 00	1,575 00	1,575 00	1,008 00	12
1918	182 00	Age.....	40	287 50	287 50	287 50	201 24	12
1901	672 00	Age and failing health.....	43	260 00	260 00	260 00	181 92	12
1910	422 80	Ill-health.....	33	960 00	960 00	960 00	672 00	12
1907	245 00	Age and ill-health.....	63	782 50	704 66	704 66	422 76	12
1919	1,120 00	Age.....	41	350 00	350 00	350 00	244 91	12
1903	504 00	Age and to promote efficiency.....	67	1,600 00	1,600 00	1,600 00	1,119 96	12
1903	440 00	Ill-health.....	54	1,200 00	1,200 00	1,200 00	504 00	12
1919	480 52	Age and ill-health.....	20	1,000 00	1,000 00	1,000 00	403 26	11
1903	216 00	Age and ill-health.....	57	1,000 00	924 07	924 07	480 48	12
1909	540 00	Ill-health.....	24	800 00	450 00	450 00	216 00	12
1914	1,856 25	Age.....	27	1,100 00	1,100 00	1,100 00	540 00	12
1917	768 06	Age and to promote efficiency.....	31	3,500 00	3,437 50	3,437 50	1,856 13	12
1920	2,100 00	Age and to promote efficiency.....	71	1,100 00	1,097 22	1,097 22	768 00	12
1888	403 20	Ill-health.....	41	3,000 00	3,000 00	3,000 00	700 00	4
1913	389 00	Age.....	51	960 00	960 00	960 00	403 20	12
1919	736 28	Failing health.....	32	1,250 00	1,080 55	1,080 55	388 92	12
1914	539 22	Age and ill-health.....	69	1,300 00	1,269 44	1,269 44	736 20	12
1921	1,872 50	Age.....	35	2,800 00	2,172 23	2,172 23	539 16	12
1906	357 62	Ill-health.....	60	2,400 00	2,075 00	2,075 00	468 12	3
1921	564 47	Age.....	51	2,25 p. d.	662 26	662 26	357 60	12
				810 00	806 38	806 38	47 03	1

Ramsey, W. J., Ry. Mail Clerk, Toronto.....
Ranahan, Peter M., Light-keeper, Sea Cow Head, P.E.I.....
Reed, Hayter, Deputy Superintendent, General of Indian Affairs.
Reeves, C., Letter Carrier, Toronto P.O.....
Renton, John L., Ry. Mail Clerk, Winnipeg.....
Richard, Alphonse, Light keeper, Quebec.....
Richards, J. F., Clerk, Customs Dept.....
Richardson, William, Railway Mail Clerk, Toronto District.....
Richey, W. M., Lockmaster, Smith's Falls.....
Ridout, J. G., Accountant, A. R. G's Office, Toronto.....
Rivers, Robt., Light-keeper, Miscon, N.B.....
Robinson, M., Shediac Island Range Lights.....
Roddick, Robert, Lighthouse Keeper, Gull Island, Ont.....
Rogerson, John, Preventive Officer, St. John.....
Root, Albert, Keeper of Light, Grenadier Island, Ont.....
Ross, C. W., Clerk, Railways and Canals Dept.....
Ross, Elijah, Light-keeper, Negro Pt., N.B.....
Ross, H. C., Clerk, Indian Affairs Dept.....
Ross, John D., Ry. Mail Clerk, Nova Scotia.....
Rothwell, T. G., Law Clerk, Interior Dept.....
Rousseau, H. B., Ry. Mail Clerk, Quebec.....
Routhier, A. A., Railway Mail Clerk, Quebec District.....
Roy, Joseph, Lockman, Beauharnois Canal.....
Russell, A. J. H., Department of Public Works.....
Russell, Wm., Div. II "A" Dept. of Customs, Ottawa.....
Rutland, S. A., Preventive Officer, Customs, Toronto.....
Samson, Jos., Inspector of Steamboat Boilers and Machinery, Quebec.....
Sancton, G. F., Clerk, Asst. Rec. General's Office, St. John, N.B.....
Sargent, Robert, Lock Laborer, Rideau Canal.....
Saulnier, John, Lightkeeper, Church Point, N.S.....
Saulter, James, Railway Mail Clerk, Toronto.....
Scholes, Adam, Mail Transfer Agent, Toronto, P.O.....
Scholfeld, Fergus, Light-keeper, Port Maitland, Ont.....
Scott, Andrew, Preventive Officer, Customs, Toronto.....
Scott, John, 2nd Class Clerk, Winnipeg Post Office.....
Scott, J. H., Jr., 2nd Class Clerk, Post Office Department.....
Seale, Wm., Messenger, Dept. Indian Affairs.....
Seely, Neil, Light-keeper, Head Harbour, N.B.....
Seymour, A. J. B., Clerk, Post Office Department.....
Shakespeare, Noah, Postmaster, Victoria.....
Shaughnessy, John, Customs, St. Stephen.....
Shaw, Abraham, Inspector, Customs Dept.....
Shaw, G. A., Railway Mail Clerk.....
Shaw, M. M., Clerk in Post Office Inspector's office, Quebec.....
Sherritt, James, Clerk, Interior Dept.....
Sherwood, H., Clerk, Customs, Montreal.....
Sherwood, H., Clerk, Interior Dept.....
Short, W. S., Letter Carrier, London.....
Simard, Leon, Wharfinger, Lachine Canal.....

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AN ACCOUNT of all Allowances or Compensations granted as Retiring Allowances or Superannuation, etc.—Continued.

Year when Superannuated	Annual Allowances	Age at Retirement	Number of Years' Service	Number of Years added	Cause of Retirement	Name and Nature of Service at Time of Retirement	Salary at Time of Retirement	Average salary three previous years	Amount paid during the Fiscal Year	Number of months paid
	\$ cts.						\$ cts.	\$ cts.	\$ cts.	
1899	840 00	57	35		Ill-health.....	Sims, J. C., 2nd Class Clerk, Montreal Post Office.....	1,200 00	1,200 00	840 00	12
1913	475 00	75	30		Age and failing health.....	Slattery, Thomas, Asst. Inspector of Weights and Measures, Belleville District.....	800 00	791 66	475 08	12
1908	481 00	50	26		Ill-health.....	Smith, E. L., Railway Mail Clerk, Montreal Division.....	950 00	925 00	480 96	12
1913	546 00	52	27		"	Smith, Gertrude, Clerk, Hamilton Post Office.....	1,200 00	1,011 11	546 00	12
1897	1,590 00	50	13	5	Improving the organization of the department.....	Smith, H. H., Commissioner of Dominion Lands, Winnipeg, Man.	4,000 00	4,416 66	1,550 00	12
1914	509 66	69	27		Age.....	Smith, John, Lockmaster, Cornwall Canal.....	728 00	728 00	509 52	12
1902	980 00	52	35		Ill-health.....	Smith, J. Rose, 2nd Class Clerk, Post Office Dept.....	1,400 00	1,400 00	980 00	12
1916	1,470 00	69	41		Age.....	Soutter, A. R., Senate, Ottawa, Clerk of Minutes.....	2,100 00	2,100 00	1,470 00	12
1918	1,248 33	58	38		Failing eyesight.....	Sparks, Robert, Clerk, Post Office Insp., Office, Toronto.....	1,800 00	1,783 33	1,248 24	12
1918	1,680 00	54	36		Ill-health.....	Sparks, Geo. A. S., Clerk Interior Dept., Ottawa.....	2,500 00	2,400 00	1,680 00	12
1919	1,050 00	56	36		Ill-health.....	Spence, F. H., Excise Officer, Toronto.....	1,500 00	1,506 00	1,050 00	12
1900	1,024 00	70	32		Age and ill-health.....	Spence, John, Collector, Inland Revenue, Brantford.....	1,600 00	1,600 00	1,023 96	12
1914	1,358 22	65	32		Age and failing health.....	Standish, John G., Special Class Excise Officer, Belleville.....	2,200 00	2,122 22	1,358 16	12
1920	2,916 66	58	41		Ill-health.....	Stanton, C., Asst. Deputy Minister of Marine and Fisheries.....	4,500 00	4,166 66	2,916 66	12
1911	2,155 42	67	40		Age.....	Steckel, L. J. R., Clerk, Dept. Public Works.....	3,250 00	3,079 17	2,155 44	12
1919	1,120 00	61	36		"	Steele, E. Y., Clerk, Secretary of State Dept.....	1,600 00	1,600 00	1,119 96	12
1917	1,584 00	70	33		"	*Steel, V. H., Clerk, Maine Dept.....	2,500 00	2,400 00	396 00	3
1909	921 83	59	32		Ill-health.....	Stein, L. F. L., Chief Clerk, Immigration Office, Quebec.....	1,500 00	1,440 36	921 72	12
1905	452 21	51	23		Ill-health.....	Stewart, Chas. R., Railway Mail Clerk.....	1,010 00	983 07	452 16	12
1919	2,794 16	68	40		Age.....	*Stewart, Douglas, Inspector of Penitentiaries.....	4,000 00	3,991 66	2,828 46	10
1892	495 00	54	33		Ill-health.....	*Stewart, E. N. S., Tide Waiter, St. John.....	750 00	750 00	453 77	11
1914	713 00	44	23		"	Stewart, Miss H. E., Accountant, Supreme Court, Justice.....	1,600 00	1,550 00	712 92	12
1913	517 22	69	39		In the public interest.....	Stinson, Thos., Preventive Officer, Customs, St. Andrews, N.B.....	750 00	738 89	517 20	12
1919	680 00	75	38		Age.....	Stokes, Wm., Ry. Mail Clerk, Toronto.....	1,400 00	1,400 00	680 00	12
1919	2,310 00	71	41		Age and ill-health.....	Storri, Ira W., Asst. Deputy Registrar General, Secretary of State Dept.....	3,400 00	3,300 00	2,310 00	12
1902	1,458 33	61	35		Age and failing health.....	Sulte, Benjamin, Chief Clerk, Militia and Defence.....	2,150 00	2,083 33	1,458 24	12
1916	224 00	77	35		Age.....	Sutherland, Geo. C., Light-keeper, Bathurst, N.B.....	320 00	320 00	223 92	12
1901	270 00	45	27		Age and failing health.....	Suthern, F., Fog-Alarm-keeper, Briar Island.....	500 00	500 00	270 00	12
1911	1,586 66	64	38		Age and ill-health.....	Symes, P. B., Chief Draughtsman in the Topographical Surveys Branch, Interior Dept.....	2,450 00	2,296 66	1,586 64	12

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1920	1,960 00	69	Age.....	Tache, J. C., Dt. Engineer, Dept. of Public Works, Rimouski, P.Q.	2,800 00	2,800 00	1,469 97	9
1915	1,750 00	74	Age.....	Talbot, Octave Z., Supt. Ry. Mail Service, Quebec.....	2,500 00	2,500 00	1,749 96	12
1897	300 00	34	To promote economy.....	Tansey, D., 2nd Class Clerk, Office of P.O. Inspector, Montreal..	1,050 00	1,000 00	300 00	12
1901	298 00	66	Age.....	Taylor, Amos, Letter Carrier, Winnipeg.....	600 00	600 00	298 00	12
1918	556 50	57	Ill-health.....	Taylor, Hugh W., Sub. Coll. Customs, Woodstock, N.B.....	1,100 00	1,030 55	556 44	12
1917	657 30	59	Failing health.....	Theakston, Major John, Letter Carrier, Halifax.....	939 00	939 00	657 24	12
1904	696 00	59	Loss of eyesight.....	Thimons, Jos., Sr. 2nd Class Clerk, Montreal P.O.....	1,200 00	1,200 00	696 00	12
1901	352 00	46	Ill-health.....	Thomas, G. A., 3rd class Clerk, Toronto P.O.....	800 00	800 00	351 96	12
1920	1,856 95	61	Age and to promote economy.....	Thompson, W. H., Clerk, Customs, Winnipeg.....	2,700 00	2,652 78	773 70	5
1920	900 00	79	Age and failing health.....	Thomas, Robt., Exciseman, Windsor, Ont.....	1,500 00	1,500 00	387 09	5
1910	2,224 15	68	Ill-health.....	*Toller, Frederick, Comptroller of Currency.....	3,450 00	3,191 65	558 51	3
1919	840 00	72	Age and failing health.....	Tomkins, Patrick, Deputy Collector, In. Rev., Halifax.....	1,200 00	1,200 00	840 00	12
1913	1,635 00	65	Age.....	Toupin, F. X. J. A., District Inspector, Inland Revenue, Montreal District.....	2,800 00	2,725 00	1,635 00	12
1919	668 85	80	Age.....	Tremaine, E. D., Col. Customs, Port Hood, N.S.....	1,000 00	955 55	668 88	12
1912	318 25	71	Age and ill-health.....	Tremaine, R. W., Customs Exam. Officer at Halifax, N.S.....	900 00	837 50	318 24	12
1903	196 00	68	Age.....	Tremblay, Dorila, Light-keeper, Portneuf, P.Q.....	350 00	350 00	97 98	6
1901	220 00	64	Age and ill-health.....	Tremblay, W. O. J., 2nd Class Clerk, Agriculture Dept.....	1,000 00	1,000 00	219 96	12
1907	266 00	56	Ill-health.....	Turcotte, J. B., Seaman, Grosse Isle Quarantine Station.....	475 00	475 00	265 92	12
1912	1,120 00	66	Age.....	Turgeon, C. E., Clerk, Finance Dept.....	1,600 00	1,600 00	1,119 96	12
1918	1,435 00	69	Age and failing health.....	Turner, H., Clerk, Interior Dept., Ottawa.....	2,100 00	2,050 00	1,434 96	12
1906	187 15	53	Ill-health.....	Turner, A. H., Lock-tender, New Welland Canal.....	374 30	374 30	187 08	12
1919	980 00	64	Age and failing eye sight.....	Vavasour, Edwin W., Clerk, Fredericton Post Office.....	1,400 00	1,400 00	979 92	12
1911	1,981 38	57	Age.....	Venning, R. V., Superintendent of Fisheries, Dept. Marine and Fisheries.....	3,000 00	2,830 54	1,981 32	12
1897	150 00	49	To promote efficiency and economy.....	Verreault, J. E., 3rd Class Clerk, Dept. of Public Works.....	1,000 00	1,000 00	150 00	12
1917	1,256 11	66	Age.....	Vezina, Ulrich, Clerk, Post Office, Quebec.....	1,800 00	1,794 44	1,256 04	12
1911	359 27	71	Age.....	Violette, Frank, Sub-Collector of Customs, St. Leonard, N.B.....	650 00	619 44	359 16	12
1897	208 00	34	To promote efficiency.....	Walker, Wm. B., 3rd Class Clerk, Belleville Post Office.....	800 00	800 00	207 96	12
1906	432 00	46	Ill-health.....	Walker, W. H., 3rd Class Clerk, Halifax Post Office.....	800 00	800 00	432 00	12
1907	1,750 00	60	Age and failing health.....	Wallace, J. J., General Freight Agent, I.C. Railway.....	2,500 00	2,500 00	1,749 96	12
1919	980 00	61	Age.....	Walsh, Robert, Clerk, P.O., London.....	1,400 00	1,400 00	979 92	12
1897	374 00	53	To promote efficiency and economy.....	Ward, Jas., Clerk, P.O. Inspector's Office, Barrie.....	1,000 00	1,000 00	373 92	12
1915	648 17	57	Ill-health.....	Ward, Joseph, Letter Carrier, "E" Grade, London.....	939 00	925 96	648 12	12
1908	727 35	62	Age and ill-health.....	Warwick, F. S., Sr. 2nd Class Clerk, Ottawa, P.O.....	1,150 00	1,102 07	727 32	12
1915	655 84	44	Age.....	Warwick, W. S., 2nd class "A", Victoria P.O.....	1,311 66	1,311 66	655 80	12
1894	228 00	51	".....	Weatherbee, Jas. Howe, Letter Carrier, London, P.O.....	600 00	600 00	228 00	12
1888	1,200 00	56	".....	Weatherly, H. S., 1st Class Clerk, Inside Service, P.O. Dept.....	1,800 00	1,800 00	1,050 00	10
1912	512 00	53	".....	Webb, F. W., Ry. Mail Clerk, Montreal District.....	800 00	800 00	511 92	12
1913	552 00	53	".....	Webber, E. M., Sub-div. A., 3rd Div. P.O. Dept.....	1,200 00	1,200 00	552 00	12
1903	325 00	46	Ill-health.....	Wheeler, F. C., 3rd Class Clerk, London, Ont.....	800 00	800 00	351 96	12
1906	1,470 00	76	Age and inability.....	Whitchee, A. H., Interior Dept.....	2,100 00	2,100 00	1,470 00	12
1905	224 58	55	Ill-health.....	White, Michael, Lockmaster, Welland Canal.....	\$45 p. m.	374 30	224 52	12
1912	840 00	57	".....	White, Nicholas, Clerk, Charlottetown, P.O.....	1,200 00	1,200 00	840 00	12
1917	1,890 00	61	Age.....	White, Robt. S., collector of Customs, Montreal.....	4,500 00	4,500 00	1,890 00	12
1906	512 00	55	Ill-health.....	*White, W. 3rd Class Clerk, Quebec, P.O.....	800 00	800 00	469 26	11
1901	364 00	73	Age.....	*Whiting, J. M. F., Tide Waiter, Customs, St. John, N.B.....	650 00	650 00	212 31	7
1915	1,750 00	78	Age and failing health.....	Whitaker, W. C., Asst. P.O. Inspector, St. John.....	2,500 00	2,500 00	1,749 96	12
1915	875 73	69	Age and ill-health.....	Wilkinson, Richard, 2nd Class Clerk, "A", Quebec, P.O.....	1,350 00	1,251 04	364 85	5

AN ACCOUNT OF all Allowances or Compensations granted as Retiring Allowances or Superannuation, etc.—Continued.

Year when Superannuated	Annual Allowances	Age at Retirement	Number of Years' Service	Number of Years' added	Cause of Retirement	Name and Nature of Service at Time of Retirement	Salary at Time of Retirement	Average salary three previous years	Amount paid during the Fiscal Year	Number of months paid
	\$ cts.						\$ cts.	\$ cts.	\$ cts.	
1900	300 00	50	25		Ill-health.	Williams, Jos., Letter Carrier, Toronto.	600 00	600 00	300 00	12
1908	1,782 00	62	33		Age and abolition of office.	Williams, Thomas, Chief Accountant and Treasurer, I.C. Ry.	2,700 00	2,700 00	1,782 00	12
1902	174 00	58	29		Ill-health.	Williston, W. W., Light-keeper, Miramichi River, N.B.	300 00	300 00	174 00	12
1918	1,302 00	64	31		Age and failing health.	Wills, Geo. W., Chief Clerk, Ottawa Post Office.	2,200 00	2,100 00	1,302 00	12
1901	261 33	46	14		Ill-health.	Wilson, I. H., 2nd Class Clerk, Indian Affairs.	950 33	933 33	261 24	12
1909	380 30	55	27		"	Wilson, John, Letter Carrier, London, Ont.	704 25	704 25	380 28	12
1920	1,016 95	71	44		Age.	Wilson, Jas., Clerk, Post Office, Hamilton.	1,500 00	1,452 78	423 70	5
1916	469 50	57	25		Physical and mental infirmities.	Wilson, R. T., Letter Carrier, Toronto.	939 00	939 00	469 44	12
1887	134 08	43	16		Ill-health.	Winters, W., Lock Labourer, Cornwall Canal.	419 00	419 00	134 04	12
1897	680 00	66	17		Age.	Witton, H. B., Inspector of Canal Revenue.	2,000 00	2,000 00	679 92	12
1918	1,470 00	62	47		Age and to promote efficiency.	Wood, E. B., Clerk, Privy Council Office.	2,100 00	2,100 00	1,470 00	12
1920	619 74	70	33		Age and ill-health.	Wood, Jno., Porter, P.O. Toronto.	939 00	939 00	619 74	12
1901	120 45	35	11		"	Woodland, I. H., Letter Carrier, Toronto.	547 50	547 50	120 36	12
1917	1,734 45	54	36		Ill-health.	Wright, Alex., Superintendent, Post Office, Toronto.	2,500 00	2,477 78	1,734 36	12
1912	720 00	59	31		Failing health.	*York, Alex., Sub-div. A, 3rd Div., Post Office Department.	1,200 00	1,200 00	540 00	9
1919	840 00	59	30		Failing health.	*York Dunbar Ry. Mail Clerk, Ottawa.	1,400 00	1,400 00	70 00	1
1912	1,786 00	60	38		Age and infirmity.	Young, G. H., Inspector of Customs, Dept. of Customs.	2,500 00	2,500 00	1,749 96	12
1919	980 00	60	36		Age and ill-health.	Young, Geo. W., Ry. Mail Clerk, London.	1,400 00	1,400 00	653 28	8
						Total.....	554,509 58			
*Dead.										
SUPERANNUATION FUND No. 2										
1920	720 00	66	24		Age and physical infirmities.	Altenan, P. J., Sub-Collector of Inland Revenue, Guelph.	1,500 00	1,500 00	240 00	4
1918	431 94	64	23		Age and ill-health.	Beggs, Ludwig, Letter Carrier, Montreal.	939 00	939 00	431 88	12
1916	481 94	52	23		Ill-health.	Bernard, Henry, Letter Carrier, London.	939 00	939 00	431 88	12
1917	1,120 00	62	20		Age.	Clappison, Thos., Inspector of Customs, Dundas.	2,800 00	2,800 00	93 33	1
1917	384 00	69	24		Age.	Davieson, P., Messenger, Agriculture Dept.	800 00	800 00	384 00	12
1917	817 78	54	23		Failing health.	Elson, E. B., Clerk, Calgary P.O.	1,800 00	1,777 78	817 68	12

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1920	1,052	86	65	26	Age	Farrell, F. J., Clerk, Dept. Public Printing and Stationery	2,100 00	2,024 73	662	22	7
1916	720	00	62	24	Age and physical infirmity	Foster, H., Excise, London	1,500 00	1,500 00	720	00	12
1917	450	72	67	24	Age and failing health	Frank, R., Letter Carrier, Montreal	939 00	939 00	450	72	12
1919	488	28	68	26	Age	Harrison G., Messenger P. O., St. John	939 00	939 00	488	'8	12
1912	327	08	53	19	Ill-health	Hoey, Wm., Letter Carrier, Hamilton	860 75	860 75	327	00	12
1914	912	88	61	26	Age and in the Public Interest	Jamieson, St. B., Collector of Customs and Dep. Collector Inland	1,800 00	1,755 55	1,069	07	12
	156	22	19			Rev. Regina	500 00	411 11			
1919	700	00	47	25	Failing health	Kennedy, J. Clerk, P.O., Toronto	1,400 00	1,400 00	699	96	12
1916	693	33	38	20	Ill-health	Kelly, M. D. Marine, and Fisheries Dept.	1,750 00	1,733 33	693	24	12
1919	714	92	47	23	Abolition of office	Loftus, S. R. Clerk, Privy Council	1,600 00	1,554 17	715	0	12
1917	450	72	65	24	Age and failing health	Macaulay, M. Clerk, P.O., St. John	639 00	639 00	450	72	12
1913	313	80	43	18	Ill-health	Morgan, M. H., Porter, P.O., Vancouver	871 66	871 66	313	80	12
1917	682	00	69	22	Age	McIntosh, J. F., Customs, Fernie	1,550 00	1,550 00	681	96	12
1920	723	60	55	25	Ill-health	McMartin D., Clerk Post Office, London	1,500 00	1,447 20	422	10	7
1913	1,741	50	48	17	Abolition of office	O'Brien, A. H., Law Clerk, House of Com.	3,350 00	3,225 00	1,741	44	12
1913	578	66	54	16	To promote efficiency	Osborne, F. A., Col. of Customs, Edmonton	1,900 00	1,808 33	578	64	12
1921	1,944	00	48	27	Abolition of office	Paradis, Eugene, Chief Clerk of Distribution, Dept. of Public Printing and Stationery	3,600 00	3,600 00	324	00	2
1916	1,512	00	61	18	Age	Phelan, Daniel, Dr., Kingston Penitentiary	2,700 00	2,700 00	1,512	00	12
1918	452	83	48	19	Physical infirmity	Roe, Geo. H., Sub-Col. Customs, Union Bay	1,200 00	1,191 66	452	76	12
1913	144	00	54	18	To promote efficiency	Ross, H. E., Dep. Col. Inland Rev., Prince Albert	400 00	400 00	144	00	12
1917	643	90	60	24	Age and failing health	Rouillard, A., Ry. Mail Clerk, Quebec	1,380 00	1,341 46	643	80	12
1911	384	00	44	16	Ill-health	Ryan, W. L., Clerk, Dept. Railways and Canals	1,200 00	1,200 00	320	00	10
1914	376	11	53	21	Ill-health	Scott, Jno. L., Letter Carrier, Toronto	939 00	895 50	376	08	12
1917	528	00	52	22	To promote efficiency	Shaw, Margaret, Clerk, Trade and Commerce	1,200 00	1,200 00	528	00	12
1915	1,106	00	57	21	Ill-health	Trudel, J. B., Chief Translator, Senate	2,800 00	2,633 33	1,105	92	12
1913	328	76	48	19	Ill-health	Wood, S. J., Letter Carrier, Winnipeg	939 00	865 16	328	68	12
1920	800	00	53	25	To promote efficiency and economy						
1915	436	33	65	17	Age and ill-health	Wright, J. P., Clerk, Railways and Canals Dept.	1,600 00	1,600 00	399	96	6
						Young, R. St. B., Clerk, P.O., Toronto	1,400 00	1,283 33	436	32	12
					Total						18,984 46

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SUPERANNUATION, No. 3 (Printing Bureau)

Date of Retirement	Length of Service		Age at Retirement	Annual Allowance		Name and Nature of Service at Time of Retirement	Duration of Allowance		Average salary three previous years	Amount paid during Fiscal Year	Number of Months paid
	Years	Months		Years	Months						
\$	cts.							\$	cts.	\$	cts.
Aug. 1, 1920...	30		65	942 86	11	Allan, William C. Foreman.....	Life.....		1,885 72	628 56	8
May 1, 1920...	4		49	228 88	1	Anderson, William J. Hand Compositor.....	5	8	1,373 30	152 56	8
Oct. 1, 1920...	31		58	457 17	1	Annand, William J., Book-binder.....	5	2	1,371 50	228 54	6
Dec. 1, 1920...			57	670 22	9	Armstrong, Edward J., Enquiry Clerk.....	3	6	2,010 67	223 40	4
Aug. 1, 1920...	19		46	236 83	9	Armstrong, Frank J., Hand Compositor.....	Life.....	3	1,420 97	157 84	8
June 18, 1920...	30		73	566 22	10	Askwith, Francis, Machinist.....	5	1	1,132 44	445 06	9
June 18, 1920...	30		56	236 37	10	Aubin, Norbert, Assistant Foreman.....	5	1	1,609 11	421 67	9
April 1, 1920...	3		70	436 56	1	Auger, Jean Baptiste, Messenger.....	Life.....	6	873 11	218 28	6
April 1, 1920...	30		72	677 99	7	Baker, Alexander, Hand Compositor.....	Life.....		1,355 97	678 00	12
April 1, 1920...	30		72	677 99	7	Baker, Guy C., Hand Compositor.....	Life.....		1,355 97	678 00	12
June 18, 1920...	3		65	603 68	9	Beaudet, Desiré L., Carpenter.....	5	2	1,207 36	351 25	6
Jan. 15, 1921...	31		52	324 53	4	Beaudry, Edmond F., Editor of Copy.....	4	11	1,947 17	68 00	2
May 1, 1920...	29		50	230 03	6	Beaumont, Albert, Operator.....	Life.....	2	1,380 17	210 87	11
April 1, 1920...	21		67	677 99	11	Becquart, L. Jules, Hand Compositor.....	Life.....	2	1,355 97	678 00	12
Oct. 1, 1920...	31		59	457 17	1	Bedard, J. E. Omer, Bookbinder.....	Life.....		1,371 50	228 54	6
June 18, 1920...	6		58	614 56	2	Beland, Benjamin O., Translator.....	Life.....	1	1,843 67	483 08	9
April 1, 1920...	30		65	922 64	7	Belleau, Laurent A., Foreman.....	Life.....		1,845 28	922 68	12
April 1, 1920...	14		66	682 14	9	Belot, Thos. W., Operator.....	Life.....		1,364 28	586 77	10
April 1, 1920...	8		66	677 99	5	Berard, Joseph, Hand Compositor.....	1	4	1,355 97	678 00	12
April 1, 1920...	30		54	237 01	8	Bergeron, Adrien, Proofreader.....	5	1	1,422 05	138 25	7
Aug. 1, 1920...	30		63	625 20	10	Bettetz, Charles J., Foreman-French Proofreaders.....	Life.....	1	1,875 61	491 47	9
June 18, 1920...	30		74	677 99	7	Binks, Wm. J., Hand Compositor.....	Life.....	7	1,355 97	431 28	8
April 1, 1920...	9		58	204 44	7	Boardman, Fred R., Superintendent of Printing.....	1	2	1,367 17	802 96	8
Aug. 1, 1920...	71		71	683 59	7	Bome, William H., Proofreader.....	Life.....		1,356 33	678 12	12
April 1, 1920...	30		68	678 17	7	Bonnell, Amos, Pressman.....	Life.....	6	873 11	218 28	6
April 1, 1920...	3		70	436 56	9	Boulanger, Joseph, Assistant Carc-taker.....		11	1,047 22	479 93	11
April 1, 1920...	5		66	523 61	1	Boutet, Antoine, Packer's Sorter.....	Life.....		988 00	494 04	12
April 1, 1920...	84		84	494 00	8	Braithwaite, George, Compressing Machine Operator.....	Life.....	3	1,296 67	432 16	8
Aug. 1, 1920...	7		68	648 33	7	Brown, D. Joseph, Mail Clerk.....	1	11	1,838 34	235 30	10
May 1, 1920...	23		45	306 39	6	Bureau, Arthur, Foreman.....	3	0	1,373 30	419 65	11
May 1, 1920...	6		60	457 77	4	Bureau, Napoléon, Hand Compositor.....	1	9	1,023 28	103 86	6
Oct. 1, 1920...	16		60	297 76	11	Burnett, Mary, Gatherer.....	2	2	1,845 28	922 68	12
Oct. 1, 1920...	30		66	922 64	7	Cairns, Hugh H., Foreman.....	Life.....		1,845 28	922 68	12

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May 1, 1920...	216 06	52	1 Carnochan, Chas. W., Bookbinder.....	3	8	1, 296 39	198 00	11
April 7, 1920...	227 86	47	5 Chabot, J. Ernest, Proofreader.....	4	2	1, 367 17	223 45	11†
April 7, 1920...	451 99	57	3 Cassan, Ferdinand, Hand Compositor.....	3	10	1, 355 97	443 25	11†
April 7, 1920...	226 00	45	10 Chapdelaine, Albert L., Hand Compositor.....	• 1	1	1, 355 97	221 57	11†
June 18, 1920...	99 55	51	11 Charbonneau, Angélique, Pressfeeder.....	1	5	1, 397 28	78 20	9†
April 1, 1920...	514 56	71	1 Charrier, Médéric, Messenger.....	1	1	1, 029 11	514 56	12
April 1, 1920...	216 06	49	11 Châteaufort, Joseph E., Ruler.....	4	9	1, 296 39	198 00	11
May 1, 1920...	379 63	55	4 *Chene, J. M. N., Packer.....	1	2	1, 138 89	48 49	1†
Oct. 1, 1920...	216 06	49	1 Chouinard, Sylva, Sorter.....	1	6	1, 029 11	85 74	6
April 1, 1920...	171 52	49	8 Coffin, Henry, Bookbinder.....	1	1	1, 296 39	396 11	11
May 1, 1920...	432 13	50	5 Connelly, Marguerite, Charwoman.....	Li fe.....	1	330 83	165 12	12
April 1, 1920...	165 17	67	3 Constantineau, L. A., Clerk.....	Li fe.....	1	1, 471 11	735 60	12
April 1, 1920...	735 56	68	3 Cornell, Charles, Hand Compositor.....	Li fe.....	1	1, 355 97	678 00	12
April 1, 1920...	677 99	65	7 Cote, Joseph, Hand Compositor.....	5	1	1, 355 97	443 25	11†
April 7, 1920...	451 99	55	2 Cross, James, Messenger.....	1	2	1, 025 55	341 84	8
Aug. 1, 1920...	512 73	65	2 Dalpe, Hector, Hand Compositor.....	3	6	1, 373 30	114 42	6
May 1, 1920...	228 88	45	8 Daze, Armandine, Pressfeeder.....	3	9	597 28	156 49	9†
May 18, 1920...	199 09	64	8 *De Grandmont, Horace O., Hand Compositor.....	5	1	1, 373 30	294 12	8
June 1, 1920...	457 77	62	11 De La Salle, L. N., Alfred, Proofreader.....	4	2	1, 357 42	443 72	11†
April 7, 1920...	452 47	57	11 De La Villamois, Hubert, Clerk.....	7	1	1, 390 00	231 66	6
Oct. 1, 1920...	463 33	55	7 Demers, Hubert, Hand Compositor.....	5	1	1, 355 97	443 25	11†
April 7, 1920...	451 99	60	8 De Niverville, Nap., Bookbinder.....	1	11	1, 296 39	198 00	11
May 1, 1920...	216 06	49	2 Doherty, William, Hand Compositor.....	1	1	1, 405 50	16 92	13d
June 18, 1920...	468 60	58	11 Donnelly, John, Hand Compositor.....	1	10	1, 355 97	443 25	11†
April 7, 1920...	451 99	64	8 Dostaler, H. H., Assistant Proofreader.....	1	1	1, 110 42	131 44	11†
April 7, 1920...	185 07	46	1 Dowd, Fred J., Machinist.....	6	1	1, 456 00	121 17	6
April 7, 1920...	242 67	46	1 Doyle, Michael H., Operator.....	5	2	1, 454 56	121 20	6
Oct. 1, 1920...	242 43	50	7 Ducharme, Alfred, Hand Compositor.....	Li fe.....	2	1, 356 33	678 00	12
April 7, 1920...	677 99	70	4 Duffey, Wm. K., Pressman.....	2	10	532 28	443 37	11†
April 7, 1920...	452 11	62	4 Ebbs, Mary Jane, Sticher.....	3	2	1, 003 67	162 58	11
May 1, 1920...	177 43	58	1 Ethier, H., General Helper.....	Li fe.....	10	598 36	531 84	12
April 1, 1920...	531 84	67	5 Farrell, Martha, Gatherer.....	4	10	78 39	78 39	9†
June 18, 1920...	99 73	48	5 Farrer, Sarah, Gatherer.....	Li fe.....	2	569 75	284 88	12
April 1, 1920...	284 88	67	11 Firth, Joseph, Proofreader.....	2	4	1, 357 42	406 01	10†
April 7, 1920...	452 47	58	11 Forget, Joseph, Proofreader.....	5	1	1, 422 05	158 00	8
Aug. 1, 1920...	237 01	53	7 Fortier, Rodolphe, Hand Compositor.....	5	1	1, 355 97	202 74	10†
April 7, 1920...	226 00	52	9 Fraser, E., Lovatt, Clerk.....	2	3	1, 296 44	432 12	12
April 1, 1920...	432 14	50	5 Fraser, John Andrew, Chief Machinist.....	2	6	1, 700 05	331 12	8
Aug. 1, 1920...	586 68	55	7 Gagne, Napoleon, Hand Compositor.....	Li fe.....	5	1, 355 97	678 00	12
April 1, 1920...	677 99	66	8 Gagnon, Nelson, Hand Compositor.....	5	1	1, 373 30	209 77	11
May 1, 1920...	228 88	50	5 Garsau, Calixte, Trucker.....	1	2	1, 029 11	514 56	12
April 1, 1920...	514 56	67	9 Gauthier, Mrs. Philomine, Assistant Proofreader.....	Li fe.....	1	829 11	414 60	12
April 1, 1920...	514 56	69	11 Girvan, Wm. John, Messenger.....	1	1	1, 029 11	514 56	12
May 1, 1920...	96 96	50	5 Gliddon, Hannah, Feeder, Ruling Machine.....	5	1	581 75	38 88	11
Aug. 1, 1920...	473 66	58	11 Gliddon, James, F., Hand Compositor.....	5	1	1, 420 97	315 76	8
April 1, 1920...	677 99	65	7 Godin, Theophile, Hand Compositor.....	Li fe.....	1	1, 355 97	678 00	12
April 1, 1920...	678 17	66	6 Gorman, Thos. M., Pressman.....	Li fe.....	1	1, 326 33	678 12	12
Aug. 1, 1920...	238 83	49	6 Gosselin, Zephirin, Hand Compositor.....	5	1	1, 420 97	157 84	8
April 1, 1920...	238 83	49	4 Gossin, Patrick J., Compressing Machine Operator.....	1	6	1, 113 67	118 24	2†
Jan. 15, 1921...	556 83	65	3 Gourre, Eugene, Translator.....	1	1	1, 843 67	483 08	9†
June 18, 1920...	614 56	65	3 Gravelle Laurent, General Hand.....	1	2	988 00	494 04	12
April 1, 1920...	494 00	65						

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SUPERANNUATION No. 3 (Printing Bureau)—Continued

Date of Retirement	Annual Allowance	Age at Retirement	Length of Service		Name and Nature of Service at Time of Retirement	Duration of Allowance		Average salary three previous years	Amount paid during Fiscal Year	Number of Months paid
			Years	Months		Years	Months			
								\$	cts.	
April 7, 1920...	451 99	60	4		1 Graves, John T., Hand Compositor.....		8	1,355 97	301 06	8
Aug. 1, 1920...	215 58	48	8		7 Grecco, John A., Cutter.....	1	5	1,293 50	143 68	8
June 18, 1920...	469 68	56	5		9 Guerin, Charles, Proofreader.....			1,409 05	369 22	9†
Oct. 1, 1920...	103 88	46	21		11 Hanrahan, Mary J., Stiteler.....	3	7	623 28	51 96	6
April 7, 1920...	451 99	61	22		5 Hardy, Hector, Hand Compositor.....		8	1,355 97	443 25	11†
April 1, 1920...	781 01	70	30		7 Hasely, Thomas, Assistant Foreman.....	Li	fe.....	1,562 02	780 96	12
April 1, 1920...	840 00	75	5		1 Hilbromer, Jules, Assistant Editor, Canada Gazette.....		10	1,650 00	700 00	10
Oct. 1, 1920...	191 82	54	3		8 Hency, Chas. J., Packer.....		7	1,150 89	95 68	6
April 1, 1920...	682 14	70	30		7 *Hodges, Jas. C., Hand Compositor.....	Li	fe.....	1,364 28	489 64	8†
April 1, 1920...	494 00	75	6		3 Huson, George, Truckman.....	1	0	988 00	494 04	12
April 7, 1920...	226 00	47	22		10 Jackman, Geo. J., Hand Compositor.....	3	9	1,335 97	221 57	11†
April 1, 1920...	781 01	68	28		5 *Jacques, J. A. M., Assistant Foreman.....	Li	fe.....	1,562 02	134 49	2†
May 1, 1920...	230 03	53	25		2 Jessop, Geo. S., Operator.....	4	2	1,380 17	210 87	11
Aug. 1, 1920...	710 48	65	13		6 John, Jean Baptiste, Hand Compositor.....	Li	fe.....	1,420 97	473 60	8
May 1, 1920...	230 03	51	29		6 Jolicœur, Eugene, Operator.....	4	11	1,380 17	210 87	11
May 1, 1920...	228 88	54	30		8 Joubert, Alphonse, Hand Compositor.....	5	1	1,373 30	209 77	11
April 1, 1920...	677 99	70	30		7 Juneau, Pierre A., Hand Compositor.....	Li	fe.....	1,355 97	678 00	12
April 1, 1920...	586 11	68	33		King, Wm. G., Head Messenger.....	Li	fe.....	1,172 22	586 08	12
April 1, 1920...	165 17	79	3		9 Lachapelle, Olive, Charwoman.....		7	330 33	96 32	7
May 1, 1920...	432 13	64	30		8 Lafontaine, J. Baptiste, Bookbinder.....	5	1	1,296 39	396 11	11
April 1, 1920...	494 00	71	6		10 Lampany, Wm. G., Truckman.....	1	1	988 00	494 04	12
April 7, 1920...	226 00	46	30		7 Langlois, Joseph, Hand Compositor.....	5	1	1,355 97	221 57	11†
May 1, 1920...	228 88	45	30		8 Langlois, Wilfred, Hand Compositor.....	5	1	1,373 30	209 77	11
June 18, 1920...	233 76	48	18		2 Lardon, Alfred, Pressman.....	3		1,402 55	164 28	8†
May 1, 1920...	96 96	54	10		10 Larkin, Lucy E., Gatherer.....	1	9	581 75	88 88	11
May 1, 1920...	96 96	45	8		8 Larkin, Theresa, Gatherer.....	1	1	581 75	88 88	11
May 1, 1920...	230 27	47	3		4 Lauvray, Gaston, Proofreader.....	6	7	1,381 61	115 14	6
Dec. 1, 1920...	654 89	55	3		6 Laverdure, Elise J., Clerk in charge.....	7	1	1,964 67	218 28	4
May 1, 1920...	457 77	64	3		2 Leader, John, Hand Compositor.....	6	6	1,373 30	228 90	6
May 1, 1920...	229 31	52	4		2 Leclerc, Adolphe, Proofreader.....	8		1,375 83	152 88	8
April 1, 1920...	683 59	67	30		7 Leclerc, C.O., Proofreader.....	Li	fe.....	1,367 17	683 64	12
May 1, 1920...	460 06	39	30		8 Lecourt, Alexander, Operator.....	3	1	1,380 17	421 74	11
May 1, 1920...	686 65	65	13		2 Lecourt, Raphael, Hand Compositor.....	Li	fe.....	1,373 30	629 42	11

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Aug.	1, 1920...	236 83	46	6	6	Lee, Alfred, Type Distributor.....	1	1	1,420 97	138 11	7
Aug.	1, 1920...	236 82	45	10	10	Leck, Jno., Hand Compositor.....	1	8	1,420 97	157 84	8
Oct.	1, 1920...	242 43	47	10	10	Leger, Sandy J., Operator.....	1	9	1,454 56	121 20	6
May	1, 1920...	460 06	63	38	38	Lepage, Alphonse, Operator.....	5	11	1,380 17	421 74	11
Aug.	1, 1920...	711 03	65	5	5	10 Lepine, Joseph, T. Proofreader.....	Li fe	11	1,422 05	474 00	8
April	1, 1920...	611 33	74	29	29	3 Lepine, Mrs. Philomine, Stitchee.....	Li fe	1	1,222 67	611 28	12
April	1, 1920...	284 88	70	28	28	10 Lepine, Mrs. Philomine, Stitchee.....	Li fe	1	569 75	284 88	12
April	1, 1920...	922 64	70	30	30	7 Leitch, Henry G., Chief English Proofreader.....	Li fe	2	1,845 28	922 68	12
Oct.	1, 1920...	484 85	61	31	31	1 Lewis, F. Patrick, Hand Compositor.....	5	2	1,454 56	242 40	6
May	1, 1920...	457 77	56	30	30	8 L'Hercault, Georges, Hand Compositor.....	5	1	1,373 30	419 65	11
Aug.	1, 1920...	473 66	62	23	23	3 Lindsay, Gavin, Hand Compositor.....	3	10	1,420 97	315 76	8
April	1, 1920...	677 99	75	23	23	3 Lizotte, Fabian O., Hand Compositor.....	Li fe	1	1,355 97	678 00	12
April	1, 1920...	236 83	47	22	22	10 Lynch, Herbert J., Hand Compositor.....	3	9	1,420 97	157 84	8
Sept.	7, 1920...	240 06	48	9	9	5 Macdonald, Donil H., Hand Compositor.....	1	6	1,440 35	136 00	6†
April	1, 1920...	284 88	68	28	28	9 Mahoney, Johanna, Stitchee.....	Li fe	1	569 75	284 88	12
April	1, 1920...	683 59	77	30	30	7 Mahoney, Lawrence, Proofreader.....	Li fe	11	1,367 17	683 64	12
April	7, 1920...	226 00	50	5	5	7 Marchand, Felix, Hand Compositor.....	11	1	1,355 97	206 99	11
April	1, 1920...	343 04	63	5	5	1 Marier, Pierre, Clerk.....	10	10	1,029 11	285 90	10
June	18, 1920...	469 68	62	30	30	10 Marshall, John H., Linotype Operator.....	5	1	1,409 05	389 22	9†
April	7, 1920...	452 47	56	6	6	1 Matton, Albert O., Proofreader.....	1	1	1,357 42	443 72	11†
June	18, 1920...	469 68	58	30	30	10 Mercure, Geo. C., Proofreader.....	5	1	1,409 05	389 22	9†
April	7, 1920...	367 97	58	11	11	5 Michener, Wilfred A., Assistant Proofreader.....	1	10	1,103 92	360 72	11†
April	1, 1920...	514 56	73	14	14	3 Moffett, Thomas, Truckee.....	Li fe	2	1,029 11	514 56	12
May	1, 1920...	457 77	59	13	13	3 Moisan, Joseph A., Hand Compositor.....	1	2	1,373 30	419 65	11
Oct.	1, 1920...	228 58	51	11	11	5 Moisan, Napoleon, Bookbinder.....	1	10	1,371 50	114 24	6
April	1, 1920...	226 00	51	11	11	10 Montminy, Arcadius, Hand Compositor.....	1	11	1,355 97	165 08	8†
April	7, 1920...	226 00	46	20	20	10 Montminy, Joseph V., Hand Compositor.....	3	4	1,355 97	221 57	11†
Aug.	1, 1920...	236 83	45	14	14	3 Moore, Thomas F. J., Hand Compositor.....	2	4	1,420 97	157 84	8
Aug.	1, 1920...	473 66	58	14	14	6 Morrissey, Thos. P., Hand Compositor (Re-employed February 24, 1921).....	2	5	1,420 97	276 29	7
April	1, 1920...	683 59	74	30	30	7 Mourier, Marius, J., Proofreader.....	Li fe	1	1,367 17	683 64	12
April	1, 1920...	468 00	78	13	13	7 Murphy, Patrick, General Helper.....	Li fe	1	936 00	468 00	12
April	1, 1920...	677 97	76	30	30	7 Myrand, Francis X., Hand Compositor.....	Li fe	1	1,355 97	678 00	12
Aug.	1, 1920...	473 66	61	30	30	11 McCann, James, Hand Compositor.....	5	1	1,420 97	315 76	8
May	1, 1920...	457 77	64	29	29	6 McClelland, James, Hand Compositor.....	4	11	1,373 30	419 65	11
April	1, 1920...	468 00	76	8	8	6 McDiarmid, Duncan, General Helper.....	1	5	935 00	468 00	12
Oct.	1, 1920...	445 11	49	9	9	2 McGrath, Emmett A., Litho. Expert.....	1	6	222 54	222 54	6
April	1, 1920...	494 00	65	7	7	3 McKenzie, John, General Helper.....	1	2	988 00	494 04	12
April	1, 1920...	677 99	66	30	30	7 Niles, Richard, Hand Compositor.....	Li fe	2	1,355 97	678 00	12
June	18, 1920...	199 45	63	19	19	2 O'Boyle, Grace, Stitchee.....	3	2	598 36	73 68	4†
Oct.	1, 1920...	228 58	48	31	31	10 O'Brien, Joseph, Bookbinder.....	5	2	1,371 50	114 24	6
April	1, 1920...	500 56	84	14	14	9 O'Connell, Michael, Messenger.....	Li fe	2	1,001 11	500 52	12
May	1, 1920...	230 03	51	16	16	2 O'Connor, J. George, Operator.....	2	8	1,380 17	210 81	11
Oct.	1, 1920...	207 76	61	30	30	10 O'Connor, Margaret, Gatherer.....	5	1	623 28	103 86	6
April	7, 1920...	226 00	51	30	30	7 O'Keefe, Frederick J., Hand Compositor.....	5	1	1,355 97	221 57	12
April	1, 1920...	494 00	65	12	12	3 O'Keefe, Patrick J., Compressing Machine.....	Li fe	11	988 00	494 04	12
Aug.	1, 1920...	258 73	47	11	11	10 O'Reilly, Edmund J., Electrician.....	1	7	1,552 39	172 48	8
Dec.	1, 1920...	488 03	55	3	3	6 Paradis, Joseph E., Clerk.....	3	9	1,404 11	162 64	4
Aug.	1, 1920...	474 02	60	22	22	9 Patterson, James W., Proofreader.....	Li fe	1	1,422 05	316 00	8
April	1, 1920...	677 99	69	31	31	1 Pearce, John K., Hand Compositor.....	3	4	1,355 97	678 00	12
April	7, 1920...	227 86	46	20	20	5 Pelletier, Edgar, Proofreader.....	3	4	1,367 17	223 45	11†

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SUPERANNUATION No. 3 (Printing Bureau)—(continued)

Date of Retirement	Annual Allowance	Age at Retirement	Length of Service		Name and Nature of Service at Time of Retirement	Duration of Allowance		Average salary three previous years	Amount paid during Fiscal Year	Number of Months paid
			Years	Months		Years	Months			
\$	cts.						\$	cts.		
May 1, 1920...	216 06	49	30		8 Pender, James E., Bookbinder.....			1,296 39	198 00	11
Oct. 1, 1920...	543 59	58	31		1 Pepper, Chas. G., Operator.....	5	1	1,630 78	271 74	6
Oct. 1, 1920...	103 88	53	13		1 Perrault, Kate, Gatherer.....	5	2	623 28	51 96	6
April 7, 1920...	346 67	64	7		3 Prieur, Mrs. Blanche, Assistant Proofreader.....	2	2	1,040 00	311 03	10
April 1, 1920...	514 56	68	4		3 Quenel, Louis, Packer.....	1	8	1,029 11	343 04	8
April 1, 1920...	613 17	68	7		3 Rabbe, Frank, Carpenter.....	1	2	1,226 33	613 08	12
April 1, 1920...	499 60	67	10		1 Ralph, Thomas, Space Bd. Cleaner.....	Li	fe.....	999 19	499 56	12
Aug. 1, 1920...	474 02	57	4		5 Ramage, Archibald D., Proofreader.....		8	1,422 05	316 00	8
Aug. 1, 1920...	533 00	57	32		3 Reny, Joseph W., Hand Compositor.....	5	4	1,509 00	355 28	8
Jan. 15, 1921...	516 64	57	27		3 Reynolds, James C., Receiving Clerk.....	4	6	1,549 92	109 70	2
April 1, 1920...	922 64	65	18		11 Reynolds, William H., Foreman.....	Li	fe.....	1,845 28	922 68	12
April 1, 1920...	677 99	77	30		7 Richard, Joseph E., Hand Compositor.....	Li	fe.....	1,355 97	678 00	12
May 1, 1920...	263 19	51	30		8 Richer, Hector, Assistant Foreman.....	5	1	1,579 16	241 23	11
April 7, 1920...	105 22	45	30		7 Riendeau, Nap., General Helper.....	5	1	631 34	103 18	1
May 1, 1920...	290 87	70	28		9 Rigby, Catharine T., Gatherer.....	Li	fe.....	581 75	266 64	11
April 1, 1920...	646 00	65	5		6 Routhier, F. L. J., Clerk.....		11	1,292 00	592 13	11
Aug. 1, 1920...	1,176 67	66	9		4 Rowan, James, Litho. Expert.....	1	6	2,353 33	784 40	8
Oct. 1, 1920...	188 70	48	32		1 Sanson, Adjutor, Messenger.....	5	4	1,232 22	94 32	6
April 7, 1920...	451 99	58	11		1 Sanderson, Albert E., Hand Compositor.....	1	10	1,355 97	443 25	12
Oct. 1, 1920...	242 43	50	31		1 Saulard, Joseph, Operator.....	5	2	1,451 56	121 20	6
May 1, 1920...	290 87	66	28		9 Savary, Sophie, Gatherer.....	Li	fe.....	581 75	266 64	11
April 1, 1920...	165 17	65	17		5 Scott, Anna, Charwoman.....	Li	fe.....	330 33	164 12	12
April 1, 1920...	474 56	75	3		4 Scott, Robt. E., Shipping Clerk.....		6	949 11	237 30	6
April 1, 1920...	613 17	83	13		8 Segun, Joseph, Carpenter.....			1,226 33	613 08	12
April 1, 1920...	553 95	78	23		2 Servant, Louis, Plumbers' Helper.....	Li	fe.....	1,107 89	553 92	12
April 1, 1920...	494 00	69	8		7 Sheppard, James H., General Helper.....	1	4	988 00	494 04	12
April 15, 1920...	879 50	61	30		7 Smith, Henry H., Edr. Voters' Lists.....	5	1	2,638 50	842 83	11
April 1, 1920...	468 00	71	8		2 Sparks, Samuel, General Helper.....	1	4	936 00	468 00	12
April 1, 1920...	499 60	68	6		7 Stearns, Henry F., Metal Truckman.....	1	1	999 19	499 56	12
Aug. 1, 1920...	473 66	61	26		9 Stewart, John, Hand Compositor.....	4	5	1,420 97	315 76	8
Oct. 1, 1920...	549 37	57	31		1 St-Jacques, Charles, Hand Compositor.....	5	2	1,648 11	274 68	6
Jan. 15, 1921...	309 81	53	6		2 St. Laurent, Alfred, Reference Clerk.....	1	0	1,858 83	64 15	2
April 1, 1920...	514 56	72	6		10 Taylor, Charles, Messenger.....	1	1	1,029 11	269 73	6

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April 1, 1920...	683 59	67	18	10	Taylor, Wm. A., Proofreader.....	Li fe.....	1, 367 17	683 64	12
April 1, 1920...	683 59	70	30	7	Teague, Wm. C., Proofreader.....	Li fe.....	1, 367 17	683 64	12
April 1, 1920...	781 01	68	21	5	Thoburn, Daniel, Assistant Foreman.....	Li fe.....	1, 562 02	780 96	12
April 1, 1920...	922 64	74	31	2	*Thompson, John H., Engineer.....	Li fe.....	1, 845 28	121 53	1†
April 1, 1920...	677 99	69	23	3	Tourangeau, Jos. E., Hand Compositor.....	Li fe.....	1, 355 97	678 00	12
April 1, 1920...	452 11	59	30	7	Troubridge, John J., Pressman.....	Li fe.....	1, 356 33	443 37	11†
August 1, 1920...	236 83	51	4	7	Turcotte, Ludger, Hand Compositor, (Re-appointed April 5, 1921).	Li fe.....	1, 420 97	157 84	8
May 1, 1920...	290 87	67	28	9	Twoy, Mary, Gatherer.....	Li fe.....	581 75	266 53	11
Oct. 1, 1920...	103 88	50	30	7	Twoy, Sarah M., Gatherer.....	Li fe.....	623 28	51 96	6
Oct. 1, 1920...	242 43	46	15	9	Tyrell, Henry W., Operator.....	Li fe.....	1, 454 56	121 20	6
April 1, 1920...	451 99	62	30	3	Valentine, McGill, Hand Compositor.....	Li fe.....	1, 355 97	443 25	11†
April 1, 1920...	165 17	65	17	3	Valiquette, Mary Ann, Charwoman.....	Li fe.....	330 33	165 12	12
April 1, 1920...	355 44	62	16	5	Vaughan, James, Sorter.....	Li fe.....	1, 066 33	355 44	12
Dec. 1, 1920...	602 44	57	12	11	Ward, George P., Timekeeper.....	Li fe.....	1, 807 33	200 80	4
June 18, 1920...	467 52	63	23	5	Weich, David J., Pressman.....	Li fe.....	1, 402 55	367 52	9†
May 1, 1920...	96 96	53	10	7	Welch, Kate, Stitcher.....	Li fe.....	581 75	88 88	11
April 1, 1920...	677 99	67	30	7	Wellard, Alfred, Hand Compositor.....	Li fe.....	1, 355 97	678 00	12
August 1, 1920...	242 43	48	26	3	Wiggett, Frank, Hand Compositor.....	Li fe.....	1, 454 56	121 20	6
August 1, 1920...	473 66	60	4	1	Wilder, James J., Hand Compositor.....	Li fe.....	1, 420 97	315 76	8
April 1, 1920...	677 99	69	30	7	Wilkie, Alexander, Hand Compositor.....	Li fe.....	1, 355 97	678 00	12
April 1, 1920...	678 71	72	11	10	Wilson, J. Chalmers, Proofreader.....	Li fe.....	1, 357 42	678 72	12
August 1, 1920...	236 83	48	20	4	Wilson, Norman McD., Hand Compositor.....	Li fe.....	1, 420 97	157 84	8
May 1, 1920...	228 88	45	25	1	Wilson, William D., Hand Compositor.....	Li fe.....	1, 373 30	209 77	11
								80,530 55	

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SUPERANNUATION No. 4 (Retirement Act 1920)

Year when super-annuated	Annual Allowance	Age at Retirement	Number of years served	Cause of Retirement	Name and nature of Service at Time of Retirement		Salary at time of Retirement	Average salary three previous years		Amount paid during the fiscal year	Number of months paid
					\$	cts.		\$	cts.		
1921	497 91	75	30	Age	Armstrong, R. E., Messengers-Clerk, Agriculture Dept.	1,000 00	995 83	124 47	3		
1921	1,046 66	78	32	Age	Aubin, A., Inspector Dept., Trade and Commerce.	2,160 00	2,093 33	201 66	3		
1921	437 50	81	44	Age	Barrie, M. Ann, Clerk, Finance Dept.	900 00	875 00	109 35	3		
1921	100 00	72	32	Age	Beekwith, C., Indian Agent, Kings County, N.S.	200 00	200 00	24 99	3		
1920	733 33	65	33	Illness.	Begney, J. E., Railway Mail Clerk, Halifax.	1,560 00	1,466 67	549 99	9		
1921	628 00	83	24	Age	Beth, James, Collector of Customs, Bowmanville.	1,680 00	1,570 00	156 99	3		
1921	468 75	75	37	Age	Bennett, Caroline, Clerk, Finance Dept.	1,000 00	937 50	117 18	3		
1921	280 00	84	14	Age	Boston, Robert, Deportation Officer, Dept. of Immigration and Colonization	1,200 00	1,200 00	69 99	3		
1921	1,375 00	78	36	Age	Bouchard, Joseph, Clerk, Senate, Ottawa.	2,880 00	2,750 00	343 74	3		
1921	497 33	80	24	Age	Breen, John, Inspector, Dept. Trade and Commerce.	1,380 00	1,243 33	124 32	3		
1921	560 00	79	37	Age	Breen, Richard, Clerk, Interior Dept., Winnipeg.	1,120 00	1,120 00	139 98	3		
1921	470 71	72	26	Age and failing eyesight.	Brook, W. C., Letter Carriers Helper, Ottawa.	1,250 00	1,086 25	117 66	3		
1921	518 33	65	32	Age	Burgess, Thomas, Clerk, Inland Revenue, Ottawa.	1,200 00	1,096 66	137 07	3		
1921	456 16	66	23	Age	Campbell, M., Indian Farming Instructor, Portage la Prairie.	1,380 00	1,190 00	114 03	3		
1920	1,396 60	67	35	Age	Chambers, L. H., Deputy Warden, Dorchester Penitentiary.	2,940 00	2,793 33	465 52	4		
1921	867 75	74	27	Age	Chartier, E., Inland Revenue, Sherbrooke, Que.	2,160 00	1,928 33	216 93	3		
1921	335 00	91	32	Age	Cornell, E., Immigration Matron, Dept. Immigration and Colonization	720 00	670 00	83 73	3		
1921	518 55	73	40	Age	Cornier, Kate, Clerk, Public Archives, London, England.	1,080 00	1,037 11	129 63	3		
1921	700 00	62	28	Age	Cowan, R. S., Clerk, A.R.G. St. John, N.B.	1,500 00	1,500 00	174 99	3		
1921	352 98	67	23	Abolition of office	Crotan, J. M., Acting Supervisor of Cutlers, Trade and Commerce, Que.	1,020 00	920 83	88 23	3		
1921	517 55	70	14	Age and ill health	Desclamps, F. R., Customs Appraiser, Montreal.	2,520 00	2,346 66	136 86	3		
1920	875 27	75	23	Ill health.	Donohue, E., Customs Appraiser, Montreal.	2,520 00	2,283 33	656 37	9		
1921	1,400 00	74	50	Age	Douglas, Robert C., Clerk, Railways and Canals Dept.	2,800 00	2,800 00	349 98	3		
1921	1,131 25	61	37	Age	Dupré, A., Accountant, Dominion Arsenal, Quebec.	2,400 00	2,262 51	282 81	3		
1921	67 64	70	25	Age	Fairbanks, E. L., Postal Clerk, Ottawa.	1,500 00	1,458 33	151 89	3		
1921	664 16	78	45	Age	Finlayson, A., Storekeeper, Charlottetown, P.E.I., Marine and Fisheries Dept.	1,440 00	1,328 33	166 02	3		
1920	633 12	67	27	Ill health	Finlayson, Wm., Railway Mail Clerk, Vancouver, B.C.	1,560 00	1,406 94	263 80	5		
1920	980 55	62	33	Age	Frank, J. H., Veterinary Inspector, St. John, N.B.	1,961 10	1,961 10	571 97	7		
1921	350 00	74	18	Age	Gilby, W. J., Inspector Weights and Measures, Trade and Commerce.	1,320 00	1,166 67	87 48	3		

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1921	1920	1919	1918	1917	1916	1915	1914	1913	1912	1911	1910	1909	1908	1907	1906	1905	1904	1903	1902	1901	1900	1899	1898	1897	1896	1895	1894	1893	1892	1891	1890	1889	1888	1887	1886	1885	1884	1883	1882	1881	1880	1879	1878	1877	1876	1875	1874	1873	1872	1871	1870	1869	1868	1867	1866	1865	1864	1863	1862	1861	1860	1859	1858	1857	1856	1855	1854	1853	1852	1851	1850	1849	1848	1847	1846	1845	1844	1843	1842	1841	1840	1839	1838	1837	1836	1835	1834	1833	1832	1831	1830	1829	1828	1827	1826	1825	1824	1823	1822	1821	1820	1819	1818	1817	1816	1815	1814	1813	1812	1811	1810	1809	1808	1807	1806	1805	1804	1803	1802	1801	1800	1799	1798	1797	1796	1795	1794	1793	1792	1791	1790	1789	1788	1787	1786	1785	1784	1783	1782	1781	1780	1779	1778	1777	1776	1775	1774	1773	1772	1771	1770	1769	1768	1767	1766	1765	1764	1763	1762	1761	1760	1759	1758	1757	1756	1755	1754	1753	1752	1751	1750	1749	1748	1747	1746	1745	1744	1743	1742	1741	1740	1739	1738	1737	1736	1735	1734	1733	1732	1731	1730	1729	1728	1727	1726	1725	1724	1723	1722	1721	1720	1719	1718	1717	1716	1715	1714	1713	1712	1711	1710	1709	1708	1707	1706	1705	1704	1703	1702	1701	1700	1699	1698	1697	1696	1695	1694	1693	1692	1691	1690	1689	1688	1687	1686	1685	1684	1683	1682	1681	1680	1679	1678	1677	1676	1675	1674	1673	1672	1671	1670	1669	1668	1667	1666	1665	1664	1663	1662	1661	1660	1659	1658	1657	1656	1655	1654	1653	1652	1651	1650	1649	1648	1647	1646	1645	1644	1643	1642	1641	1640	1639	1638	1637	1636	1635	1634	1633	1632	1631	1630	1629	1628	1627	1626	1625	1624	1623	1622	1621	1620	1619	1618	1617	1616	1615	1614	1613	1612	1611	1610	1609	1608	1607	1606	1605	1604	1603	1602	1601	1600	1599	1598	1597	1596	1595	1594	1593	1592	1591	1590	1589	1588	1587	1586	1585	1584	1583	1582	1581	1580	1579	1578	1577	1576	1575	1574	1573	1572	1571	1570	1569	1568	1567	1566	1565	1564	1563	1562	1561	1560	1559	1558	1557	1556	1555	1554	1553	1552	1551	1550	1549	1548	1547	1546	1545	1544	1543	1542	1541	1540	1539	1538	1537	1536	1535	1534	1533	1532	1531	1530	1529	1528	1527	1526	1525	1524	1523	1522	1521	1520	1519	1518	1517	1516	1515	1514	1513	1512	1511	1510	1509	1508	1507	1506	1505	1504	1503	1502	1501	1500	1499	1498	1497	1496	1495	1494	1493	1492	1491	1490	1489	1488	1487	1486	1485	1484	1483	1482	1481	1480	1479	1478	1477	1476	1475	1474	1473	1472	1471	1470	1469	1468	1467	1466	1465	1464	1463	1462	1461	1460	1459	1458	1457	1456	1455	1454	1453	1452	1451	1450	1449	1448	1447	1446	1445	1444	1443	1442	1441	1440	1439	1438	1437	1436	1435	1434	1433	1432	1431	1430	1429	1428	1427	1426	1425	1424	1423	1422	1421	1420	1419	1418	1417	1416	1415	1414	1413	1412	1411	1410	1409	1408	1407	1406	1405	1404	1403	1402	1401	1400	1399	1398	1397	1396	1395	1394	1393	1392	1391	1390	1389	1388	1387	1386	1385	1384	1383	1382	1381	1380	1379	1378	1377	1376	1375	1374	1373	1372	1371	1370	1369	1368	1367	1366	1365	1364	1363	1362	1361	1360	1359	1358	1357	1356	1355	1354	1353	1352	1351	1350	1349	1348	1347	1346	1345	1344	1343	1342	1341	1340	1339	1338	1337	1336	1335	1334	1333	1332	1331	1330	1329	1328	1327	1326	1325	1324	1323	1322	1321	1320	1319	1318	1317	1316	1315	1314	1313	1312	1311	1310	1309	1308	1307	1306	1305	1304	1303	1302	1301	1300	1299	1298	1297	1296	1295	1294	1293	1292	1291	1290	1289	1288	1287	1286	1285	1284	1283	1282	1281	1280	1279	1278	1277	1276	1275	1274	1273	1272	1271	1270	1269	1268	1267	1266	1265	1264	1263	1262	1261	1260	1259	1258	1257	1256	1255	1254	1253	1252	1251	1250	1249	1248	1247	1246	1245	1244	1243	1242	1241	1240	1239	1238	1237	1236	1235	1234	1233	1232	1231	1230	1229	1228	1227	1226	1225	1224	1223	1222	1221	1220	1219	1218	1217	1216	1215	1214	1213	1212	1211	1210	1209	1208	1207	1206	1205	1204	1203	1202	1201	1200	1199	1198	1197	1196	1195	1194	1193	1192	1191	1190	1189	1188	1187	1186	1185	1184	1183	1182	1181	1180	1179	1178	1177	1176	1175	1174	1173	1172	1171	1170	1169	1168	1167	1166	1165	1164	1163	1162	1161	1160	1159	1158	1157	1156	1155	1154	1153	1152	1151	1150	1149	1148	1147	1146	1145	1144	1143	1142	1141	1140	1139	1138	1137	1136	1135	1134	1133	1132	1131	1130	1129	1128	1127	1126	1125	1124	1123	1122	1121	1120	1119	1118	1117	1116	1115	1114	1113	1112	1111	1110	1109	1108	1107	1106	1105	1104	1103	1102	1101	1100	1099	1098	1097	1096	1095	1094	1093	1092	1091	1090	1089	1088	1087	1086	1085	1084	1083	1082	1081	1080	1079	1078	1077	1076	1075	1074	1073	1072	1071	1070	1069	1068	1067	1066	1065	1064	1063	1062	1061	1060	1059	1058	1057	1056	1055	1054	1053	1052	1051	1050	1049	1048	1047	1046	1045	1044	1043	1042	1041	1040	1039	1038	1037	1036	1035	1034	1033	1032	1031	1030	1029	1028	1027	1026	1025	1024	1023	1022	1021	1020	1019	1018	1017	1016	1015	1014	1013	1012	1011	1010	1009	1008	1007	1006	1005	1004	1003	1002	1001	1000	999	998	997	996	995	994	993	992	991	990	989	988	987	986	985	984	983	982	981	980	979	978	977	976	975	974	973	972	971	970	969	968	967	966	965	964	963	962	961	960	959	958	957	956	955	954	953	952	951	950	949	948	947	946	945	944	943	942	941	940	939	938	937	936	935	934	933	932	931	930	929	928	927	926	925	924	923	922	921	920	919	918	917	916	915	914	913	912	911	910	909	908	907	906	905	904	903	90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List of Persons Superannuated during the Fiscal Year 1920-21.

	\$	cts.		\$	cts.
			Brought forward.....	51,671	49
Alteman, P. J.....		720 00	Johnston, Jos.....	1,260	00
Atkins, Wm.....	1,334	72	Jones, L. K.....	2,800	00
Almon, A. U.....	1,120	00	Landor, A.....	801	08
Ballantine, Elizabeth.....	946	17	Lawson, Thos.....	600	44
Bathurst, J. W.....	980	00	Lefebvre, Germain.....	1,020	83
Beahen, Denis.....	902	22	Lemoine, Jules.....	1,262	80
Bliss, T. A. D.....	1,960	00	Malepert, G. S.....	2,101	94
Bowman, A.....	900	00	Marceau, J. O.....	1,758	54
Cairns, Thos. A.....	1,750	00	Marier, Jos.....	910	00
Chadwick, Thos.....	1,190	00	Marshall, John.....	2,380	00
Cleveland, D. C.....	275	14	Maynard, M. W.....	1,960	00
Code, W. A.....	1,411	66	Millier, Elie.....	770	00
Cunningham, F. H.....	2,800	00	Montizambert, Fred.....	3,791	67
Cuthbertson, J. R.....	657	30	Morrison, F. J.....	816	67
Dalton, Jas.....	1,960	00	Murphy, Jas.....	863	33
Decelles, A. D.....	3,772	22	McConnell, R. G.....	3,950	98
Degan, L.....	604	74	McDonald, J. F.....	1,400	00
Des Rivières, Ed. M. G.....	672	29	McKay, Hiram.....	1,885	71
Dodds, John.....	1,270	84	McKenna, W. J.....	1,651	66
Doyon, J. A.....	1,960	00	McMartin, D.....	723	60
Diver, Thos.....	1,337	78	O'Brien, J. S.....	1,747	84
Farrell, F. J.....	1,052	86	Paradine, Thos.....	594	54
Fowler, Geo.....	1,925	00	Paradis, Eugène.....	1,944	00
Freeze, R. J.....	1,260	00	Philibert, J. E.....	928	00
Glover, J. E.....	342	82	Richards, J. F.....	1,423	33
Godwin, Jas.....	688	34	Ross, C. W.....	1,568	00
Gow, W. J.....	1,526	38	Shaw, Abraham.....	2,221	33
Griffin, Martin J.....	3,796	07	Sherwood, H.....	1,872	50
Grimason, T.....	1,400	00	Simard, Léon.....	564	47
Hartney, E. P.....	2,660	00	Stanton, C.....	2,916	66
Hayes, E. C.....	1,800	00	Taché, J. C.....	1,960	00
Hill, W. B. A.....	928	00	Thomas, Robt.....	900	00
Holder, Geo. W.....	760	00	Thompson, W. H.....	1,856	95
Hurley, Robt.....	413	35	Wilson, Jos.....	1,016	95
Isaacson, H. N.....	1,530	28	Wood, John.....	619	74
Jarvis, E. F.....	3,033	33	Wright, J. P.....	800	00
Carried forward.....	51,671	49		107,315	05

NOTE—For persons superannuated under Funds No. 3 and No. 4, see expenditure statements.

List of Superannuated Persons who died during Fiscal Year 1920-21.

	\$	cts.		\$	cts.
			Brought forward.....	38,879	29
Adams, J. F.....	801	11	Morrison, F. J.....	816	67
Alexander, W. H.....	1,225	00	McCaffrey, Jas. R.....	1,680	00
Bascom, Benj.....	528	00	McElroy, Jas.....	945	00
Beatty, A.....	847	77	McKay, Hiram.....	1,885	71
Blomely, Edwin.....	980	00	McSween, Jas.....	1,960	00
Cameron, D. M.....	1,120	00	Parmalee, W. G.....	2,772	00
Chadwick, Thos.....	1,190	00	Peters, Wm.....	716	44
Costello, P. J.....	812	49	Poole, Harry.....	520	00
Courtney, J. M.....	3,500	00	Ross, Elijah.....	420	00
Dagneau, D. C.....	806	66	Rothwell, Thos. G.....	2,339	16
Dalton, Jas.....	1,960	00	Seale, Wm.....	480	52
Dawson, Wm.....	1,235	00	Steele, Vivian H.....	1,584	00
Doane, Joshua.....	217	00	Stewart, Douglas.....	2,794	16
Dunlevie, H. G.....	972	92	Stewart, E. N. S.....	495	00
Edge, W. E.....	793	33	Toller, F.....	2,234	15
Fitzgerald, Wm.....	3,500	00	Weatherly, H. S.....	1,260	00
Foley, Jas. G.....	2,392	50	White, W.....	512	00
Girard, I.....	1,053	05	Whiting, J. M. F.....	364	00
Gorman, J. A.....	1,260	00	Wilkinson, Richard.....	875	73
Griffin, M. J.....	3,796	05	York, Alex.....	720	00
Hannington, T. B.....	1,116	00	York, Dunbar.....	840	00
Henderson, Jas.....	1,835	55	Young, G. W.....	980	00
Ironside, G. A.....	777	00	Belot, T. W.....	682	14
Johnson, Joseph.....	1,260	00	Binks, W. J.....	677	99
Kreps, W. H.....	1,120	00	Chene, J. M. N.....	379	63
Lambert, F. X.....	1,260	00	de Grandmont, H. O.....	457	77
Lambert, W. M. G.....	270	00	Hodges, J. C.....	682	14
Layton, Geo. A.....	673	50	Jacques, J. A. M.....	781	01
Loucks, H. H.....	704	00	Taylor, C.....	514	56
Lynch, J.....	180	36	Thompson, J. H.....	922	64
Menzies, A.....	672	00			
Carried forward.....	38,879	29		77,171	71

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DETAILS of Demobilization Expenditure of the Department of Militia and Defence in Canada and Overseas for the Fiscal Year ended March 31 1921.

	\$ cts.	\$ cts.	\$ cts.
<i>Miscellaneous—</i>			
Pay and Allowances (includes subsistence rations and assigned pay).....	8,010,073 26		
Separation Allowances.....	450,347 59		
War service gratuities.....	4,607,647 77		
Outfit allowances.....	5,928 19		
Engineer services and works.....	572,033 20		
Travelling and transport (ocean).....	347,321 20		
Travelling and transport (land).....	1,504,194 80		
Forage and stabling.....	16,407 53		
Pay of civil employees.....	1,669,299 43		
Rent, water, fuel and light.....	266,494 18		
Funeral expenses.....	3,538 56		
Medical and dental services.....	236,221 77		
Telegrams, telephones (including rental.) cablegrams and postage.....	219,540 32		
Printing and Stationery.....	65,114 46		
Last Post Fund.....	1,876 93		
Conservancy and contingencies.....	393,553 83		
Unitemized expenditure, overseas.....	1,559,347 76		
		19,928,940 78	
<i>LESS credit accounts—</i>			
Drugs and surgical instruments.....	109,547 62		
Customs dues.....	4,355 48		
British and Foreign Governments (recoverable).....	1,164,113 39		
		1,278,016 49	
			18,650,924 29
<i>Ammunition—</i>			
Dominion Arsenal, Lindsay, supplies.....	624 05		
Dominion Cartridge Co., ammunition.....	211 44		
Ammunition from other sources.....	48,326 44		
			49,161 93
			18,700,086 22
<i>Stores and Equipment—</i>			
Clothing (except boots).....	31,627 40		
Boots and repairs to boots.....	15,564 53		
Dominion Rifle Factory.....	7,740 81		
		54,932 74	
<i>LESS—Credit accounts—</i>			
Necessaries (kit bags and articles of kit).....	1,286 91		
Accoutrements.....	717 11		
Saddlery and horse equipment.....	10,780 83		
Motor trucks, ambulances and other vehicles....	46,395 70		
Ross Rifle Co., expropriation.....	29,464 41		
Machine guns and spare parts.....	51 02		
Stores, (furniture, bedding, utensils, etc).....	2,436,458 53	2,525,154 51	
<i>Credit account—</i>			
Borden Camp and Long Branch—		2,470,221 77	
Land and buildings.....		100 00	
			2,470,321 77
			16,229,764 45

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Appendix

STATEMENT of the Revenue arising from the Customs Duties, etc., of Canada for
PROVINCE OF

Balance at Dr. on 1st April 1920	Balance at Cr. on 1st April 1920	Customs Duties	Bonding Ware- house Fees	Ware- house Storage Fees 2	Sundries 3	Total Receipts Including columns Nos. 1, 2 and 3	Total
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
		120,598 64				120,598 64	120,598 64
0 48		4,317 76				4,317 76	4,318 24
		5,364 48				5,364 48	5,364 48
0 25		3,844 89				3,844 89	3,845 14
	0 30	2,732 97				2,732 97	2,732 67
		541 38				541 38	541 38
		29,023 20				29,023 20	29,023 20
		8,450 78				8,450 78	8,450 78
	0 10	17,900 81				17,900 81	17,900 71
		65,294 35		19 95		65,314 30	65,314 30
	0 02	3,221,248 73		2,344 03	233 77	3,223 826 53	3,223,826 51
1 00		42,724 02				42,724 02	42,725 02
		7,911 54				7,911 54	7,911 54
	0 92	323 27				323 27	322 35
	5 33	24,203 43				24,203 43	24,198 10
		4,319 54				4,319 54	4,319 54
		114,379 63				114,379 63	114,379 63
		99,601 85		80 40	146 12	99,828 37	99,828 37
	71 40	1,734 44				1,734 44	1,663 04
		11,937 93				11,937 93	11,937 93
		7,782 69				7,782 69	7,782 69
		2,363 33			7 42	2,370 75	2,370 75
0 47		1,781 97				1,781 97	1,782 44
		295,925 59				295,925 59	295,925 59
417 40		142,411 63				142,411 63	142,829 03
		3,393 74				3,393 74	3,393 74
		39,442 33				39,442 33	39,442 33
	2 05	93,613 99		40 40		93,654 39	93,652 34
419 60	80 12	4,373,168 91		2,484 78	387 31	4,376,041 00	4,376,380 48

PROVINCE OF

		157,740 47		85 85		157,826 32	157,826 32
		40,462 27				40,462 27	40,462 27
		198,202 74		85 85		198,288 59	198,288 59

PROVINCE OF

57 15		23,191 18				23,191 18	23,248 33
		15,604 30				15,604 30	15,604 30
		17,548 93				17,548 93	17,548 93
		121,887 86				121,887 86	121,887 86
		44,762 63				44,762 63	44,762 63
	0 53	426,259 10				426,259 10	426,258 57
	25 03	18,426 75				18,426 75	18,401 72
0 10		27,634 67				27,634 67	27,634 77
		4,358,175 91		985 96	100 55	4,359,262 42	4,359,262 42
		165,508 53				165,508 53	165,508 53
		22,236 02				22,236 02	22,236 02
56 42		136,193 14				136,193 14	136,249 56
113 67	25 56	5,377,429 02		985.96	100 55	5,378,515 53	5,378,603 64

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the year ended March 31, 1921, and the Expenses of the Collection, etc., thereon.

NOVA SCOTIA

Ports	Balance at Dr. on 31st March, 1921	Balance at Cr. on 31st March, 1921	Total deposited to Credit of Receiver General	Totals	Memorandum of Expenses of Collection
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amherst.....			120,598 64	120,598 64	15,198 74
Annapolis Royal.....	0 48		4,317 76	4,318 24	4,722 88
Antigonish.....			5,364 48	5,364 48	1,894 59
Arichat.....	0 25		3,844 89	3,845 14	4,055 96
Baddeck.....		0 30	2,732 97	2,732 67	5,244 33
Barrington Passage.....			541 38	541 38	2,644 88
Bridgewater.....			29,023 20	29,023 20	2,773 06
Canso.....			8,450 78	8,450 78	7,226 56
Digby.....		0 10	17,900 81	17,900 71	4,759 99
Glace Bay.....			65,314 30	65,314 30	3,331 50
Halifax.....		0 02	3,223,826 53	3,223,826 51	139,855 56
Kentville.....	1 00		42,724 02	42,725 02	7,585 31
Liverpool.....			7,911 54	7,911 54	3,493 24
Lockeport.....		0 92	323 27	322 35	1,267 68
Lunenburg.....		5 33	24,203 43	24,198 10	6,571 52
Middleton.....			4,319 54	4,319 54	2,564 02
New Glasgow.....			114,379 63	114,379 63	8,051 16
North Sydney.....			99,828 37	99,828 37	16,510 46
Parrsboro.....		71 40	1,734 44	1,663 04	2,936 42
Pictou.....			11,937 93	11,937 93	7,318 90
Port Hawkesbury.....			7,782 69	7,782 69	3,157 78
Port Hood.....			2,370 75	2,370 75	4,022 93
Shelburne.....	0 47		1,781 97	1,782 44	2,590 95
Sydney.....			295,925 59	295,925 59	19,015 05
Truro.....	417 40		142,411 63	142,829 03	7,606 15
Weymouth.....			3,393 74	3,393 74	4,581 67
Windsor.....			39,442 33	39,442 33	7,385 12
Yarmouth.....		2 05	93,654 39	93,652 34	12,234 82
	419 60	80 12	4,376,041 00	4,376,380 48	308,601 23

PRINCE EDWARD ISLAND

Charlottetown.....			157,826 32	157,826 32	22,575 03
Summerside.....			40,462 27	40,462 27	5,702 07
			198,288 59	198,288 59	28,277 10

NEW BRUNSWICK

Bathurst.....	57 15		23,191 18	23,248 33	5,102 83
Campbellton.....			15,604 30	15,604 30	3,771 76
Chatham.....			17,548 93	17,548 93	7,027 68
Fredericton.....			121,887 86	121,887 86	6,987 91
McAdam Junction.....			44,762 63	44,762 63	15,865 78
Moncton.....		0 53	426,259 10	426,258 57	14,406 03
Newcastle.....		25 03	18,426 75	18,401 72	3,684 96
St. Andrews.....	0 10		27,634 67	27,634 77	9,244 12
St. John.....			4,359,262 42	4,359,262 42	131,680 28
St. Stephen.....			165,508 53	165,508 53	17,957 64
Sackville.....			22,236 02	22,236 02	3,527 99
Woodstock.....	56 42		136 193 14	136,249 56	25,758 70
	113 67	25 56	5,378,515 53	5,378,603 64	245,015 68

12 GEORGE V, A. 1922

STATEMENT of the Revenue arising from the Customs Duties, etc., of Canada thereon.—

PROVINCE OF

Balance at Dr. on 1st April 1920	Balance at Cr. on 1st April 1920	Customs Duties	Bonding Ware- house Fees 1	Ware- house Storage Fees 2	Sundries 3	Total Receipts, Including columns Nos. 1, 2 and 3	Total
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
.....	.....	37,235 21	.....	.....	.....	37,235 21	37,235 21
.....	.....	154,596 77	.....	.....	.....	154,596 77	154,596 77
6 61	.....	200,054 58	.....	.....	.....	200,054 58	200,061 19
.....	.....	41,804 74	.....	.....	.....	41,804 74	41,804 74
.....	2 60	6,997 94	.....	.....	.....	6,997 94	6,995 34
.....	.....	5,448 93	.....	.....	.....	5,448 93	5,448 93
.....	.....	220,533 58	.....	.....	.....	220,533 58	220,533 58
.....	.....	1,638 53	.....	.....	.....	1,638 53	1,638 53
10 00	.....	1,577 87	.....	.....	.....	1,577 87	1,587 87
.....	0 05	47,130,045 39	.....	38,692 29	892 62	47,169,630 30	47,169,630 25
.....	4 22	10,044 50	.....	.....	.....	10,044 50	10,040 28
.....	.....	15,677 78	.....	.....	.....	15,677 78	15,677 78
56 53	.....	4,772,693 66	.....	2,705 25	.....	4,775,398 91	4,775,455 44
10 00	.....	27,157 23	.....	.....	.....	27,157 23	27,167 23
.....	.....	17,106 54	.....	.....	.....	17,106 54	17,106 54
.....	0 10	430,345 91	.....	.....	.....	430,345 91	430,345 81
0 08	.....	931,337 58	.....	81 47	.....	931,419 05	931,419 13
.....	.....	408,796 76	.....	.....	.....	408,796 76	408,796 76
1,577 56	.....	1,000,439 95	.....	.....	.....	1,000,439 95	1,002,017 51
.....	.....	49,471 98	.....	.....	.....	49,471 98	49,471 98
.....	0 04	506,003 31	.....	.....	.....	506,003 31	506,003 27
.....	.....	213,266 63	.....	.....	.....	213,266 63	213,266 63
1,660 78	7 01	56,182,275 37	.....	41,479 01	892 62	56,224,647 00	56,226,300 77

PROVINCE OF

.....	0 01	208,078 78	.....	.....	.....	208,078 78	208,078 77
296 63	.....	197,098 57	.....	.....	.....	197,098 57	197,395 20
.....	0 09	46,477 03	.....	.....	.....	46,477 03	46,476 94
.....	58 90	960,541 00	.....	842 23	.....	961,383 23	961,324 33
.....	0 27	693,309 44	.....	.....	.....	693,309 44	693,309 17
.....	0 05	193,058 68	.....	.....	.....	193,058 68	193,058 63
.....	.....	1,642,748 78	.....	.....	.....	1,642,748 78	1,642,748 78
.....	.....	495,342 57	.....	.....	.....	495,342 57	495,342 57
.....	0 02	67,540 83	.....	.....	.....	67,540 83	67,540 81
.....	.....	208,298 91	.....	.....	.....	208,298 91	208,298 91
.....	.....	18,795 51	.....	.....	.....	18,795 51	18,795 51
.....	.....	465,157 85	.....	.....	.....	465,157 86	465,157 86
.....	.....	868,270 16	.....	148 72	.....	868,418 88	868,418 88
.....	.....	542,676 28	.....	492 43	.....	543,168 71	543,168 71
3,178 70	.....	81,047 07	.....	.....	.....	81,047 07	84,225 77
35 71	.....	157,871 89	.....	.....	.....	157,871 89	157,907 60
.....	.....	516,430 23	.....	.....	.....	516,430 23	516,430 23
1,492 01	.....	6,506,815 91	.....	5,308 12	.....	6,512,124 03	6,513,616 04
.....	.....	351,027 52	.....	.....	.....	351,027 52	351,027 52
.....	.....	252,095 43	.....	.....	.....	252,095 43	252,095 43
.....	.....	335,857 92	.....	246 00	.....	336,103 92	336,103 92
6,708 42	.....	1,350,557 51	.....	70 06	.....	1,350,627 57	1,357,335 99
.....	.....	53,217 27	.....	.....	.....	53,217 27	53,217 27
1,165 19	.....	1,905,464 21	.....	3,156 72	35 53	1,908,656 46	1,909,821 65
.....	.....	194,179 59	.....	.....	.....	194,179 59	194,179 59
.....	.....	11,796 54	.....	.....	.....	11,796 54	11,796 54
174 55	.....	58,730 11	.....	.....	.....	58,730 11	58,904 66
164 84	.....	1,857,865 05	.....	.....	.....	1,857,865 05	1,858,029 89
1,613 75	.....	871,412 95	.....	.....	.....	871,412 95	873,026 70
.....	.....	114,852 03	.....	.....	.....	114,852 03	114,852 03
.....	.....	2,672,805 57	.....	.....	.....	2,672,805 57	2,672,805 57
.....	.....	2,307,204 20	.....	1,903 04	.....	2,309,107 24	2,309,107 24

SESSIONAL PAPER No. 2

for the year ended March 31, 1921, and the Expenses of the Collection, etc.,
Continued.

QUEBEC

Ports	Balance at Dr. on 31st March, 1921	Balance at Cr. on 31st March, 1921	Total deposited to Credit of Receiver General	Totals	Memorandum of Expenses of Collection
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Abercorn.....			37,235 21	37,235 21	10,141 99
Athelstan.....	515 14		154,081 63	154,596 77	16,877 48
Beebe Junction.....	6 61		200,054 58	200,061 19	18,884 10
Coaticook.....			41,804 74	41,804 74	17,176 20
Gaspé.....		2 60	6,997 94	6,995 34	2,219 59
Highwater.....			5,448 93	5,448 93	12,859 27
Hull.....			220,533 58	220,533 58	6,796 30
Lake Megantic.....			1,638 53	1,638 53	6,234 20
Mansonville.....	10 00		1,577 87	1,587 87	2,857 72
Montreal.....		0 05	47,169,630 30	47,169,630 25	556,735 21
Paspebiac.....		4 22	10,044 50	10,040 28	2,997 54
Perce.....			15,677 78	15,677 78	3,512 69
Quebec.....	56 53		4,775,398 91	4,775,455 44	123,551 60
Rimouski.....	10 00		27,157 23	27,167 23	2,920 11
St. Armand.....			17,106 54	17,106 54	8,717 21
St. Hyacinthe.....		0 10	430,345 91	430,345 81	7,852 82
St. Johns.....	0 08		931,419 05	931,419 13	43,200 37
Shawinigan Falls.....			408,796 76	408,796 76	10,686 51
Sherbrooke.....	1,577 56		1,000,439 95	1,002,017 51	31,046 04
Sorel.....			49,471 98	49,471 98	2,812 37
Three Rivers.....		0 04	506,003 31	506,003 27	10,009 41
Valleyfield.....			213,266 63	213,266 63	7,477 27
	2,175 92	7 01	56,224,131 86	56,226,300 77	905,566 00

ONTARIO

Amherstburg.....		0 01	208,078 78	208,078 77	10,259 43
Belleville.....	296 63		197,098 57	197,395 20	8,636 85
Bowmanville.....		0 09	46,477 03	46,476 94	2,749 20
Brantford.....		58 90	961,383 23	961,324 33	30,601 89
Bridgeburg.....		0 27	693,309 44	693,309 17	59,453 11
Brockville.....		0 05	193,058 68	193,058 63	10,656 67
Chatham.....			1,642,748 78	1,642,748 78	22,704 61
Cobourg.....			495,342 57	495,342 57	8,139 60
Collingwood.....		0 02	67,540 83	67,540 81	5,602 30
Cornwall.....			208,298 91	208,298 91	9,651 78
Deseronto.....			18,795 51	18,795 51	2,778 27
Fort Frances.....			465,157 86	465,157 86	19,822 09
Fort William.....			868,418 88	868,418 88	29,945 36
Galt.....			543,168 71	543,168 71	13,446 51
Gananoque.....	3,178 70		81,047 07	84,225 77	4,159 30
Goderich.....	35 71		157,871 89	157,907 60	10,138 35
Guelph.....			516,430 23	516,430 23	11,062 14
Hamilton.....	1,492 01		6,512,124 03	6,513,616 04	114,740 16
Ingersoll.....			351,027 52	351,027 52	4,435 24
Kenora.....			252,095 43	252,095 43	2,076 59
Kingston.....			336,103 92	336,103 92	20,190 32
Kitchener.....	6,708 42		1,350,627 57	1,357,335 99	18,089 55
Lindsay.....			53,217 27	53,217 27	4,069 77
London.....	1,165 19		1,908,656 46	1,909,821 65	52,433 48
Midland.....			194,179 59	194,179 59	6,301 32
Morrisburg.....			11,796 54	11,796 54	3,884 28
Napanee.....	174 55		58,730 11	58,904 66	2,769 15
Niagara Falls.....	164 84		1,857,865 05	1,858,029 89	73,631 32
North Bay.....	1,613 75		871,412 95	873,026 70	18,807 90
Orillia.....			114,852 03	114,852 03	8,107 12
Oshawa.....			2,672,805 57	2,672,805 57	12,916 37
Ottawa.....			2,309,107 24	2,309,107 24	95,337 89

12 GEORGE V, A. 1922

STATEMENT of the Revenue arising from the Customs Duties, etc., of Canada thereon.—

PROVINCE OF

Balance at Dr. on 1st April 1920	Balance at Cr. on 1st April 1920	Customs Duties	Bonding Ware- house Fees 1	Ware- house Storage Fees 2	Sundries 3	Total Receipts, including columns Nos. 1, 2 and 3	Total
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1,841 68		73,258 13				73,258 12	75,099 81
		83,902 25				83,902 25	83,902 25
		311,547 90				311,547 90	311,547 90
2,821 35		1,065,011 14				1,065,011 14	1,067,832 49
		19,162 61				19,162 61	19,162 61
	10	397,600 58		414 82	99 45	397,604 85	397,604 75
		43,954 50				43,954 50	43,954 50
		3,023 71				3,023 71	3,023 71
		353,791 28				353,791 28	353,791 28
		1,157,357 92			56 76	1,157,414 68	1,157,414 68
1,881 26		447,474 25				447,474 25	449,355 51
		1,166,402 54				1,166,402 54	1,166,402 54
524 02		1,177,406 79				1,177,406 79	1,177,930 81
		150,007 06				150,007 06	150,007 06
526 89		547,397 87				547,397 87	547,924 76
		436,319 00				436,319 00	436,319 00
		48,670 59				48,670 59	48,670 59
3,902 58		38,626,922 36		34,740 72	2,273 74	38,663,936 82	38,667,839 40
		58,788 91				58,788 91	58,788 91
		446,219 64				446,219 64	446,219 64
		743,459 52		4 38	1 50	743,465 40	743,465 40
	3 95	16,570 07				16,570 07	16,566 12
	0 03	8,774,953 71		158 50		8,775,112 21	8,775,112 18
		177,379 56		1 46		177,381 02	177,381 02
26,327 58	63 42	82,532,697 29		47,487 20	2,466 98	82,582,651 47	82,608,915 63

PROVINCE OF

		266,149 13				266,149 13	266,149 13
		157,093 89				157,093 89	157,093 89
		16,469 48				16,469 48	16,469 48
		163,433 53				163,433 53	163,433 53
	0 10	10,792,181 42		5,737 86	377 78	10,798,297 06	10,798,296 96
	0 10	11,395,327 45		5,737 86	377 78	11,401,443 09	11,401,442 99

PROVINCE OF

291 02		469,601 91		238 80	161 63	470,002 34	470,293 36
		72,149 58				72,149 58	72,149 58
		49,515 27				49,515 27	49,515 27
		2,186,999 80		835 44	27 28	2,187,862 52	2,187,862 52
		709,599 79		766 92	21 84	701,361 55	701,361 55
291 02		3,478,836 35		1,841 16	213 75	3,480,891 26	3,481,182 28

PROVINCE OF

21 31		2,039,224 96		3,854 36		2,043,079 32	2,043,100 63
		1,487,865 34		1,562 56		1,489,427 90	1,489,427 90
18,001 57		521,028 09		145 65		521,173 74	539,175 31
		98,872 77		121 12		98,993 89	98,993 89
18,022 88		4,146,991 16		5,683 69		4,152,674 85	4,170,697 73

SESSIONAL PAPER No. 2

for the year ended March 31, 1921, and the Expenses of the Collection, etc.,
Continued.

ONTARIO—Continued

Ports	Balance at Dr. on 31st March, 1921	Balance at Cr. on 31st March, 1921	Total deposited to Credit of Receiver General	Totals	Memorandum of Expenses of Collection
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Owen Sound.....	1,841 68		73,258 13	75,099 81	5,450 84
Paris.....			83,902 25	83,902 25	4,973 25
Parry Sound.....			311,547 90	311,547 90	10,665 89
Peterboro.....	2,821 35		1,065,011 14	1,067,832 49	18,362 31
Pictou.....			19,162 61	19,162 61	2,524 41
Port Arthur.....		0 10	397,604 85	397,604 75	18,882 85
Port Hope.....			43,954 50	43,954 50	3,989 82
Port McNicoll.....			3,023 71	3,023 71	6,825 25
Prescott.....			353,791 28	353,791 28	16,682 83
St. Catharines.....			1,157,414 68	1,157,414 68	28,878 58
St. Thomas.....	1,881 26		447,474 25	449,355 51	14,424 40
Sarnia.....			1,166,402 54	1,166,402 54	49,673 39
Sault Ste Marie.....	524 02		1,177,406 79	1,177,930 81	35,905 65
Simcoe.....			150,007 06	150,007 06	5,170 60
Stratford.....	526 89		547,397 87	547,924 76	18,836 02
Sudbury.....			436,319 00	436,319 00	11,049 34
Tillsonburg.....			48,670 59	48,670 59	2,779 56
Toronto.....	3,902 58		38,663,936 82	38,667,839 40	382,401 64
Trenton.....			58,788 91	58,788 91	4,280 97
Wallaceburg.....			446,219 64	446,219 64	11,476 06
Welland.....			743,465 40	743,465 40	9,957 94
Whitby.....		3 95	16,570 07	16,566 12	1,730 39
Windsor.....		0 03	8,775,112 21	8,775,112 18	121,086 63
Woodstock.....			177,381 02	177,381 02	9,266 88
	26,327 58	63 42	82,582,651 47	82,608,915 63	1,492,903 42

MANITOBA

Brandon.....			266,149 13	266,149 13	26,632 73
Emerson.....			157,093 89	157,093 89	22,449 16
Gretna.....			16,469 48	16,469 48	6,440 21
Portage La Prairie.....			163,433 53	163,433 53	13,431 03
Winnipeg.....		10	10,798,297 06	10,798,296 96	234,124 26
		0 10	11,401,443 09	11,401,442 99	303,077 39

SASKATCHEWAN

Moosejaw.....	291 02		470,002 34	470,293 36	45,386 42
North Portal.....			72,149 58	72,149 58	15,516 47
Prince Albert.....			49,515 27	49,515 27	12,352 38
Regina.....			2,187,862 52	2,187,862 52	46,315 49
Saskatoon.....			701,361 55	701,361 55	35,253 80
	291 02		3,480,891 26	3,481,182 28	154,854 56

ALBERTA

Calgary.....	21 31		2,043,079 32	2,043,100 63	65,577 96
Edmonton.....			1,489,427 90	1,489,427 90	63,776 98
Lethbridge.....	18,001 57		521,173 74	539,175 31	24,186 27
Medicine Hat.....			98,993 89	98,993 89	12,444 40
	18,022 88		4,152,674 85	4,170,697 73	165,985 61

12 GEORGE V, A. 1922

STATEMENT of the Revenue arising from the Customs Duties, etc., of Canada thereon.—

PROVINCE OF

Balance at Dr. on 1st April 1920	Balance at Cr. on 1st April 1920	Customs Duties	Bonding Ware-house Fees 1	Ware-house Storage Fees 2	Sundries 3	Total Receipts, including columns Nos. 1, 2 and 3	Total
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
		36,704 88				36,704 88	36,704 88
		75,310 39				75,310 39	75,310 39
		95,696 01				95,696 01	95,696 01
		12,881 26				12,881 26	12,881 26
		11,131 95				11,131 95	11,131 95
		242,812 70		23 43		242,836 13	242,836 13
		66,964 92				66,964 92	66,964 92
0 17		194,415 45		169 10		194,584 55	194,584 72
		64,228 88				64,228 88	64,228 88
		168,329 89		53 05		168,382 94	168,382 94
124 68		135,671 11				135,671 11	135,795 79
		75,964 99				75,964 99	75,964 99
		9,558,083 20		3,402 79	375 59	9,561,861 58	9,561,861 58
		1,202,808 17		449 80		1,203,257 97	1,203,257 97
124 85		11,941,003 80		4,103 17	375 59	11,945,482 56	11,945,607 41

YUKON

		49,096 21				49,096 21	49,096 21
		10,830 98				10,830 98	10,830 98
		59,927 19				59,927 19	59,927 19

BRITISH POST

		9,278 44				9,278 44	9,278 44
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RECAPITU

419 60	80 12	4,373,163 91		2,484 78	387 31	4,376,041 00	4,376,380 48
		198,202 74		85 85		198,288 59	198,288 59
113 67	25 56	5,377,429 02		985 96	100 55	5,378,515 53	5,378,603 64
1,660 78	7 01	56,182,275 37		41,479 01	892 62	56,224,647 00	56,226,300 77
26,327 58	63 42	82,532,697 29		47,487 20	2,466 98	82,582,651 47	82,608,915 63
	0 10	11,395,327 45		5,737 86	377 78	11,401,443 09	11,401,442 99
291 02		3,478,836 35		1,841 16	213 75	3,480,891 26	3,481,182 28
18,022 88		4,146,991 16		5,683 69		4,152,674 85	4,170,697 73
124 85		11,941,003 80		4,103 17	375 59	11,945,482 56	11,945,607 41
		59,927 19				59,927 19	59,927 19
		9,278 44				9,278 44	9,278 44
40,960 38	176 21	179,695,137 72		109,888 68	4,814 58	179,809,840 98	179,856,625 15
						16,542,521 89	16,542,521 89
40,960 38	176 21	179,695,137 72		109,888 68	4,814 58	163,267,319 09	163,314,103 26

SESSIONAL PAPER No. 2

for the year ended March 31, 1921, and the Expenses of the Collections, etc.,
Concluded.

BRITISH COLUMBIA

Ports	Balance at Dr. on 31st March, 1921	Balance at Cr. on 31st March, 1921	Total deposited to Credit of Receiver General	Totals	Memorandum of Expenses of Collection
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Abbotsford.....			36,704 88	36,704 88	11,900 08
Cranbrook.....			75,310 39	75,310 39	9,794 54
Fernie.....			95,696 01	95,696 01	12,217 42
Grand Forks.....			12,881 26	12,881 26	6,498 87
Greenwood.....			11,131 95	11,131 95	7,481 50
Nanaimo.....			242,836 13	242,836 13	28,142 20
Nelson.....			66,964 92	66,964 92	10,635 63
New Westminster.....	0 17		194,584 55	194,584 72	30,614 89
Penticton.....			64,228 88	64,228 88	11,286 68
Prince Rupert.....			168,387 94	168,387 94	25,682 11
Revelstoke.....	124 68		135,671 11	135,795 79	17,205 37
Rossland.....			75,964 99	75,964 99	9,757 14
Vancouver.....			9,561,861 58	9,561,861 58	244,653 07
Victoria.....			1,203,257 97	1,203,257 97	86,395 85
	124 85		11,945,482 56	11,945,607 41	512,265 35

TERRITORY

Dawson.....			49,096 21	49,096 21	13,287 76
White Horse.....			10,830 98	10,830 98	16,576 18
			59,927 19	59,927 19	29,863 94

OFFICE PARCELS

British Post Office Parcels.....			9,278 44	9,278 44
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LATION

Nova Scotia.....	419 60	£0 12	4,376,041 00	4,376,380 48	308,601 23
Prince Edward Island.....			198,288 59	198,288 59	28,277 10
New Brunswick.....	113 67	25 56	5,378,515 53	5,378,603 64	245,015 68
Quebec.....	2,175 92	7 01	56,224,131 86	56,226,300 77	905,566 00
Ontario.....	26,327 58	63 42	82,582,651 47	82,608,915 63	1,492,903 42
Manitoba.....		0 10	11,401,443 09	11,401,442 99	303,077 39
Saskatchewan.....	291 02		3,480,891 26	3,481,182 28	154,854 56
Alberta.....	18,022 88		4,152,674 85	4,170,697 73	165,985 61
British Columbia.....	124 85		11,945,482 56	11,945,607 41	512,265 35
Yukon Territory.....			59,927 19	59,927 19	29,863 94
British Post Office Parcels.....			9,278 44	9,278 44	.....
	47,475 52	176 21	179,809,325 84	179,856,025 15	4,146,410 28
Inspection, Preventive Service and Revenue Cruisers.....					363,144 87
Board of Customs.....					313,347 24
Miscellaneous.....					239,903 00
Customs Laboratory.....					3,533 33
Secret Preventive Service.....					4,261 77
Less Returned Duties.....	3,702,607 48				.....
Drawbacks.....	12,839,914 41		16,542,521 89	16,542,521 89
	47,475 52	176 21	163,266,803 95	163,314,103 26	5,070,690 49

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Appendix No. 10

INTEREST ON INVESTMENTS

From what Source Received and Nature of Investment	Time	To what date paid	Rate of In- terest	Amount Invested	Interest Realized			
					Sterling		Currency	
					£	s. d.	\$	cts.
SINKING FUNDS								
Loan of 1909-34								
Canadian Securities.....	1 year	April 1, 1920..	2½	109,053 15 3	1,363	3 5	6,634	10
	"	Oct. 1, 1920..	2½	109,753 15 3	1,371	18 5	6,676	68
	"	July 1, 1920..	3	147,024 3 6	2,205	7 3	10,732	76
	"	Jan. 1, 1921..	3	163,974 3 6	2,459	12 3	11,970	11
	"	June 1, 1920..	3½	916,406 18 8	16,037	2 5	78,047	31
	"	July 1, 1920..	3½	348,092 6 2	6,091	12 4	29,645	87
	"	Dec. 1, 1920..	3½	941,093 17 8	16,469	2 10	80,149	82
	"	Jan. 1, 1921..	3½	353,006 12 0	6,177	12 4	30,064	40
	1 "	Oct. 1, 1920..	4	48,291 16 11	1,931	13 6	9,400	82
	1 "	Nov. 1, 1920..	4½	76,500 0 0	3,442	10 0	16,753	50
Canadian Securities held by Imperial Government on which an additional ½ of one per cent is allowed	1 "	Dec. 1, 1920..	4	600 0 0	24	0 0	116	80
	"	July 1, 1920..	4	89,708 3 0	1,794	3 3	8,731	59
	"	Jan. 1, 1921..	4	96,613 6 5	1,932	5 4	9,403	70
	"	April 1, 1920..	4½	85,273 13 7	1,918	13 2	9,337	47
	"	Oct. 1, 1920..	4½	92,141 4 0	2,073	3 6	10,089	45
	1 "	Nov. 1, 1920..	5	12,400 0 0	620	0 0	3,017	34
					65,912	0 0	320,771	72
Loan of 1930-50								
Canadian Securities.....	1 year	April 1, 1920..	2½	25,453 16 5	330	13 6	1,609	29
	"	Oct. 1, 1920..	2½	27,181 1 5	339	15 3	1,653	51
	"	July 1, 1920..	3	212,419 19 11	3,186	5 12	15,506	66
	"	Jan. 1, 1921..	3	225,829 19 11	3,387	9 0	16,485	59
	"	June 1, 1920..	3½	54,631 8 0	956	1 0	4,652	77
	"	July 1, 1920..	3½	636,717 13 1	11,142	11 2	54,227	12
	"	Dec. 1, 1920..	3½	76,381 8 0	1,336	13 6	6,505	15
	"	Jan. 1, 1921..	3½	638,717 13 1	11,177	11 2	54,397	45
	1 "	Oct. 1, 1920..	4	234,798 11 6	9,391	18 10	45,707	44
	1 "	Nov. 1, 1920..	4½	114,000 0 0	5,130	0 0	24,936	00
Canadian Securities held by Imperial Government on which an additional ½ of one per cent is allowed.....	1 year	Jan. 1, 1921..	3½	10,200 0 0	357	0 0	1,737	40
	"	April 1, 1920..	4	5,000 0 0	12	10 0	60	83
	"	June 1, 1920..	4	2,100 0 0	42	0 0	204	40
	"	July 1, 1920..	4	387,913 0 6	7,758	17 3	37,759	80
	"	Dec. 1, 1920..	4	2,700 0 0	54	0 0	262	80
	"	Jan. 1, 1921..	4	404,165 14 2	8,082	4 5	39,333	47
	"	April 1, 1920..	4½	222,276 11 10	5,001	4 6	24,339	29
	"	Oct. 1, 1920..	4½	12,500 0 0	562	10 0	2,737	50
	"	Oct. 1, 1920..	4½	281,870 10 1	6,131	9 1	29,839	74
	"	May 1, 1920..	5	75,000 0 0	1,875	0 0	9,125	00
	"	Nov. 1, 1920..	5	89,300 0 0	2,232	10 0	10,864	83
					78,488	4 8	381,976	04
Total carried forward.....					144,400	4 8	702,747	76

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INTEREST ON INVESTMENTS—Continued

From what Source Received and Nature of Investment	Time	To what date paid	Rate of In- terest	Amount Invested	Interest Realized	
					Sterling	Currency
			p.c.	£ s. d.	£ s. d.	\$ cts.
Brought forward.....					144,400 4 8	702,747 76
SINKING FUNDS—con.						
Loan of 1940-60						
Canadian Securities.....	1 2 3 4 5 6 7 8 9 10 11 12	April 1, 1920.. Oct. 1, 1920.. July 1, 1920.. Jan. 1, 1921.. June 1, 1920.. Jan. 1, 1921.. Dec. 1, 1920.. Oct. 1, 1920.. May 1, 1920.. Nov. 1, 1920..	2½ 2½ 3 3 3½ 3½ 3½ 4 4½ 4½	6,001 10 7 9,201 10 7 98,847 15 7 137,915 4 6 34,171 1 9 8,695 3 5 43,184 8 5 66,898 9 2 166,400 0 0 166,900 0 0	75 0 4 115 0 4 1,482 14 4 2,068 14 7 597 19 11 304 6 8 755 14 7 2,675 18 10 3,744 0 0 3,755 5 0	365 08 559 75 7,215 89 10,067 81 2,910 25 1,481 08 3,677 88 13,022 92 18,220 80 18,275 55
Canadian Securities held by the Imperial Government on which an additional ½ of one per cent is allowed.....	1 2 3 4 5 6 7 8 9 10 11 12	Jan. 1, 1921.. July 1, 1920.. Jan. 1, 1921.. April 1, 1920.. Oct. 1, 1920.. Nov. 1, 1920..	3½ 4 4 4½ 4½ 5	20,000 0 0 179,544 5 9 198,316 9 6 172,661 5 1 202,661 5 1 39,500 0 0	700 0 0 3,590 17 9 3,966 0 9 3,884 17 7 4,559 17 7 1,975 0 0	3,406 66 17,475 65 19,301 38 18,906 41 22,191 41 9,611 66
Total					34,251 8 3	166,690 18
Canadian Securities—					178,651 12 11	839,437 94
War Loan 1915-25.....	Various	Dec. 1, 1920	5	504,500 00	95,424 77	
War Loan 1916-31.....	"	Oct. 1, 1920	5	489,300 00	72,147 64	
War Loan 1917-37.....	"	Sept. 1, 1920	5	374,800 00	55,104 35	
Total Sinking Funds.....						222,676 76 1,092,114 70
Loans to Banks under Finance Act, 1914.....	Various		Various		3,568,106 74	
Loans to Banks "Call" against Imperial Treasury Bill Cer- tificates.....	1 year		3½	2,170,000 00	75,940 98	3,644,056 72
Canadian Northern Railway, Interest on advances.....	366 days 184 " 14 "	Jan. 20, 1921 Sept. 1, 1920 Dec. 11, 1920	3½ 4 6	2,396,099 68 5,294,000 02 1,500,000 00	84,093 21 106,750 24 3,500 00	194,343 45
Grand Trunk Railway Re- demption Account.....	138 days 126 " 106 "	Nov. 17, 1921 " "	6 6 6	14,349,114 92 3,470,059 93 620,083 29	325,508 69 71,873 02 10,804 74	408,186 45
Grand Trunk Pacific Railway, Interest on 3½ Mortgage Bonds.....	1 year	Jan. 1, 1921	3	33,093,333 23		992,800 00
Province of Manitoba Loan...	1 "	Mar. 1, 1921	5	500,000 00	25,000 00	
Province of Ontario Loan...	1 "	Jan. 15, 1921	6½	2,000,000 00	130,000 00	
Province of Saskatchewan Loan.....	1 "	Nov. 30, 1920	5	1,000,000 00	50,000 00	205,000 00
Carried forward.....						6,536,501 32

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INTEREST ON INVESTMENTS—*Continued*

From what Source Received and Nature of Investment	Time	To what Date paid	Rate of In- terest	Amount Invested	Interest Realized	Total
Brought forward.....						6,536,501 32
Loans to Provinces for Housing Scheme—						
British Columbia.....	1 year, 15 days	Dec. 31, 1920	5	750,000 00	39,041 09	
	$\frac{1}{2}$ year, 26 days	Dec. 31, 1920	5	200,000 00	5,712 33	
	177 "	Dec. 31, 1920	5	200,000 00	4,849 32	
	176 "	Dec. 31, 1920	5	50,000 00	1,205 48	
	121 "	Dec. 31, 1920	5	161,500 00	2,455 71	
						53,263 93
Manitoba.....	$\frac{1}{2}$ year, 171 days	Nov. 30, 1920	5	500,000 00	24,212 35	
	$\frac{1}{2}$ year, 122 days	Nov. 30, 1920	5	580,000 00	24,193 20	
	1 year..	Nov. 30, 1920	5	500,000 00	25,000 00	
						73,405 55
New Brunswick.....	1 "	Jan. 22, 1921	5	600,000 00	30,000 00	
	$\frac{1}{2}$ " ..	Oct. 16, 1920	5	620,000 00	15,500 00	
						45,500 00
Ontario	1 " ..	Feb. 1, 1921	5	6,250,000 00	312,500 00	
	1 " ..	Mar. 26, 1921	5	2,500,000 00	125,000 00	
						437,500 00
Quebec.....	Various	Dec. 31, 1920	5			14,458 53
Central Canada Loan and Savings Co.....	141 days	April 22, 1920	$3\frac{1}{2}$	200,000 00	2,704 10	
	275 "	Aug. 23, 1920	$3\frac{1}{2}$	500,000 00	13,184 92	
	70 "	Nov. 1, 1920	$3\frac{1}{2}$	250,000 00	1,678 08	
						17,567 10
Canada Permanent Mortgage Corporation.....	Various	Dec. 16, 1920	$3\frac{1}{2}$			17,161 51
Huron and Erie Mortgage Corporation.....	285 days	Nov. 1, 1920	$3\frac{1}{2}$	1,500,000 00		40,993 15
Southern Loan and Savings Co.....	334 "	Nov. 22, 1920	$3\frac{1}{2}$	125,000 00	4,003 42	
	39 "	Dec. 31, 1920	$3\frac{1}{2}$	50,000 00	186 99	
						4,190 41
Victoria Loan and Savings Co.	303 "	Oct. 25, 1920	$3\frac{1}{2}$	50,000 00	1,452 73	
	352 "	Nov. 1, 1920	$3\frac{1}{2}$	150,000 00	5,063 01	
						6,515 74
National Trust Company, Limited.....	279 "	Nov. 1, 1920	$3\frac{1}{2}$	450,000 00		12,039 04
Waterloo County Loan and Savings Co.....	280 "	Aug. 12, 1920	$3\frac{1}{2}$	275,000 00	6,592 49	
	81 "	Nov. 1, 1920	$3\frac{1}{2}$	225,000 00	1,747 61	
						8,340 10
Belgian Government Loan....	1 year..	Mar. 12, 1921	5	4,528,336 00	226,416 80	
French Government Loan....	1 " ..	Dec. 31, 1920	$5\frac{1}{2}$	5,500,000 00	302,500 00	
Greek Government Debentures 1 to 6.....	Various	June 30, 1920	$5\frac{1}{2}$	1,750,595 25	60,995 40	
Italian Government Loan....	1 year..	Dec. 31, 1920	$5\frac{1}{2}$	6,003,301 20	330,181 56	
						920,093 76
Imperial Government.— Bal- ance of interest due by Imperial Government after deducting interest due them by the Dominion Govern- ment.....	Various	Mar. 31, 1920	$5\frac{1}{2}$			13,901,940 86
Canadian Merchant Marine Demand Notes.....	Various		$5\frac{1}{2}$			84,641 64
Interest on Current Account with the—						
Bank of Montreal, London...						214,065 35
Bank of Montreal, New York						53,044 69
Interest on Province of Quebec Debt Account.....	1 year	Dec. 31, 1920	4	1,473,609 63		58,944 38
Montreal Harbour Debentures						466,383 73
Carried forward.....						22,966,550 79

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INTEREST ON INVESTMENTS—*Concluded*

From what Source Received and Nature of Investment	Time	To what Date paid	Rate of In- terest.	Amount Invested	Interest Realized	Total
Brought forward.....						22,966,550 79
Vancouver Harbour Commis- sion.....	234 days	Dec. 31, 1920	5	20,000 00	641 10	
	242 "	Dec. 31, 1920	5	50,000 00	1,657 53	
	143 "	Dec. 31, 1920	5	652,900 00	12,789 68	15,088 31
Montreal Turnpike Trust Co. —Commutation money to be applied to arrears of interest.....						5,000 00
Seed Grain and Relief Ad- vances.....	Various	Mar. 31, 1920	Vari- ous.....			1,098,246 05
Soldiers' Land Settlement— Advances to soldiers settling on the land.....	Various	Mar. 31, 1921	5	Various.....		677,938 12
St. John Bridge and Railway Extension Co.....	2 years	July 1, 1920	4	433,900 00		34,712 00
Southern Alberta Land Com- pany.....	Various	June 30, 1920	5	Various.....		17,711 01
						24,815,246 28

Appendix No. 11

STATEMENT of Casual Revenue paid to the Receiver General for the Fiscal Year ended March 31, 1921

From Whom Received and Nature of Receipts	\$	cts.	\$	cts.
<i>Agriculture—</i>				
Sales of seed and sundries.....	12,873	44		
Sales, experimental farms.....	134,112	05		
Inspection fees and health certificates.....	10,238	80		
Refund previous year's expenditure.....	5,614	41		
" " bonus.....	529	35		
" for unused tickets.....	128	15		
" over charge on freight.....	61	11		
Rents.....	15	00		
Registration fees.....	176	25		
Contest fees.....	1,174	45		
Sales of publications.....	135	45		
Refund for lost stamp.....	5	00		
Charges for testing seed.....	2,348	05		
Refund previous year's Civil Government Contingencies.....	13	19		
Husbandry sales.....	146	21		
Refund for damage done.....	12	00		
Canada Food Board.....	1	15		
			167,584	06
<i>Air Board—</i>				
Air Harbour licenses.....	325	00		
Pilots certificates.....	78	00		
Rents.....	841	88		
Refund previous year's expenditure.....	3,709	01		
Air worthiness.....	725	00		
Air craft registration.....	20	00		
Refund overcharge on freight.....	83	72		
Refund Imperial Oil Co. for barrels.....	415	00		
Sale of gasoline and sundries.....	449	59		
			6,647	20
<i>Archives—</i>				
Sales of publications.....			1	50
<i>Board of Commerce—</i>				
Certified copies of evidence.....			34	40
<i>Board of Pension Commissioners—</i>				
Refund previous year's Pensions.....	20,625	57		
" " Expenditure.....	88,490	74		
" " Bonus and Imprest Account.....	1,255	70		
			110,372	01
<i>Customs—</i>				
Refund previous year's expenditure.....	24,924	60		
Certified copies.....	375	50		
Outstanding cheques.....	662	80		
Sale of waste paper.....	702	33		
Sale of old material.....	239	12		
Conscience money.....	243	65		
Refund previous year's bonus.....	58	00		
Refund for lost goods.....	3	00		
Unclaimed parcel.....	3	07		
			27,212	07
<i>External Affairs—</i>				
Fees.....	62,954	94		
Less Refunds.....	1,547	77		
			61,407	17
<i>Finance—</i>				
Registration fees on War Loan Bonds.....	5,669	41		
Conscience money.....	413	00		
Interest on excess circulation.....	137,713	17		
Sale of publications.....	0	50		
Law costs, Income Tax Branch.....	95	43		
Outstanding cheques.....	77,804	87		
Carried forward.....	221,696	38	373,258	41

SESSIONAL PAPER No. 2

STATEMENT of Casual Revenue paid to the Receiver General for the Fiscal
Year ended March 31, 1921—Continued

From whom received and Nature of Receipts	\$ cts.	\$ cts.
Brought forward.....	221,696 38	373,258 41
<i>Finance—</i> Concluded		
Outstanding drafts and triplicates.....	235 56	
Refund, previous year's expenditure.....	3,847 94	
Profits on Trading Committee.....	123,998 31	
Sale of waste paper, Taxation Branch.....	141 79	
		349,919 98
<i>Mint—</i>		
Charges for refining gold.....	29,278 76	
“ refining silver.....	188 43	
“ making assay.....	67 50	
“ gold proof plate.....	23 97	
“ grinding rolls.....	56 00	
“ Jamaica coinage.....	827 77	
“ Newfoundland coinage.....	678 00	
Sale of silver sweep.....	10,886 04	
“ silver proof plate.....	45 75	
“ stores.....	91 80	
Refund for copper metal purchased.....	4 01	
Profits on gold coinage.....	12,862 40	
“ copper coinage.....	169,638 84	
“ silver coinage.....	331,014 68	
Refund, previous year's expenditure.....	83 17	
	555,747 12	
Less—Loss on light weight sold.....	19 65	
		555,727 47
<i>Health—</i>		
Feeding stuffs.....	123 00	
Fertilizer.....	10,302 00	
Refund, previous year's expenditure.....	149 00	
“ “ Civil Government salaries.....	137 56	
“ “ Marine Hospitals.....	145 00	
Conscience money.....	20 00	
Potent medicine.....	10,258 00	
Adulteration of food.....	2,670 25	
Opium and drug licenses.....	4,765 00	
Balance, Sick Mariners' Fund, 1912.....	38 70	
Sales of publication.....	25 50	
		28,634 01
<i>House of Commons—</i>		
Private bills.....	13,880 50	
Receipts from baths.....	111 62	
		13,992 12
<i>Immigration—</i>		
Refund, previous year's expenditure.....	8,564 10	
“ “ bonus.....	151 01	
Refund cost of telegrams.....	4 64	
Sale of sundries.....	221 94	
Found money.....	12 05	
Interest on deposit.....	15 13	
		8,968 87
<i>Indian Affairs—</i>		
Sale of sundries.....	3,892 67	
Sundry collections from Indians.....	1,225 69	
Rents.....	20 00	
Refund, previous year's expenditure.....	1,237 98	
Conscience money.....	20 00	
Refund on loan.....	12 00	
Refund from Trust Fund.....	95 58	
Refund, annuities.....	805 00	
Payment on School Lands.....	37 80	
	7,346 72	
Less—Taxes on lot 8, District 252.....	140 12	
		7,206 60
Carried forward.....		1,337,707 46

12 GEORGE V, A. 1922

STATEMENT of Casual Revenue paid to the Receiver General for the Fiscal
Year ended March 31, 1921—*Continued*

From whom received and Nature of Receipts	\$	cts.	\$	cts.
Brought forward.....			1,337,707	46
<i>Inland Revenue—</i>				
Refund, previous year's expenditure.....	162	00		
" " " bonus.....	204	50		
Conscience money.....	150	00		
Sale of old material and sundries.....	128	23		
			644	73
<i>Interior—</i>				
Refund, previous years, Dominion Lands and Parks.....	6,377	16		
" " " " Vote 542, 1919-20..	800,000	00		
" " Scientific institutions.....	166	75		
" " Civil Government salaries.....	1,002	98		
" " " contingencies.....	13	10		
" " North West Territories.....	2,277	50		
" " Yukon.....	154	30		
" " " bonus.....	767	45		
Liquor permits, North West Territories.....	1,132	00		
Registration fees, Yukon.....	441	00		
			812,332	24
Less—Outstanding cheques.....	\$	75 00		
" Confiscated money <i>re</i> Banff registration.....		57 90		
" Unclaimed estate.....		995 90		
			1,128	80
<i>Justice—</i>				
Sheriff fees, Dawson.....	1,021	93		
Refund, fees charged in error.....	100	00		
Refund, previous year's expenditure.....	15	65		
Sale of old material, penitentiaries.....	12,430	02		
Exchequer Court reports.....	505	58		
Salary adjustments.....	6	09		
			14,079	27
<i>Labour—</i>				
Sale of publications.....	2,084	60		
Refund, previous year's expenditure.....	687	26		
" " Civil Government contingencies.....	81	02		
			2,852	88
<i>Marine—</i>				
Masters and Mates.....	4,232	05		
Conscience money.....	20	30		
Sale of steamers.....	26,481	62		
Refund for damage done.....	131	54		
Rent of dwelling property, etc.....	187	00		
Sale of buildings and land.....	1,325	25		
Sales of publications.....	30	26		
Refund, previous year's expenditure.....	43,598	38		
Foreshore and water lots.....	4,115	45		
Sale of sundries.....	2,271	49		
Marine register.....	78	23		
Fish culture.....	13,295	89		
Refund, previous year's expenditure, Fisheries Branch.....	143	60		
" unclaimed fishing bounty cheques, Fisheries Branch.....	3,335	25		
" Law costs, Fisheries Branch.....	13	82		
Sale of sundries, Fisheries Branch.....	292	04		
Sale of publications, Fisheries Branch.....	4	00		
Refund, previous year's bonus, Fisheries Branch.....	110	00		
Halifax Pilots Fund, credit of 1918-19.....	4,261	05		
Settlement <i>re</i> Kingston transport.....	77,281	03		
Balance on land at Pictou harbour.....	33	82		
Privilege to lay cable.....	1	00		
Privilege to build fish house.....	1	00		
Unclaimed wages.....	3,317	41		
Refund, previous year's bonus.....	90	66		
Money left by deserters.....	1,664	10		
Earnings—Canadian Government steamers.....	1,417	29		
			187,733	53
Less—Overpayment on shipping.....		50 00		
			187,683	53
Carried forward.....			2,354,171	31

SESSIONAL PAPER No. 2

STATEMENT of Casual Revenue paid to the Receiver General for the Fiscal Year ended March 31, 1921—*Continued*

From whom received and Nature of Receipts	\$	cts.	\$	cts.
Brought forward.....			2,354,171	31
<i>Militia—</i>				
Refund, previous year's expenditure.....	7,597	51		
Rent of military property.....	16,390	23		
Sale of ammunition.....	699	94		
“ Stores and clothing.....	25,235	35		
“ Medals and ribbons.....	18	51		
“ cast horses.....	4,456	00		
Discharges.....	13,029	18		
Barrack damages.....	675	90		
Sale of books and maps.....	2,888	23		
“ property.....	8,963	90		
Advertisements.....	198	75		
Salary cheques returned by Sir Edward Kemp.....	25,219	40		
Conscience money.....	13	80		
Interest on deposit.....	208	82		
Insurance <i>re S.S. Beryl</i>	5,136	88		
			110,732	40
<i>Mines—</i>				
Explosive permits.....	389	35		
Sales of publications.....	1,449	48		
“ sundries.....	388	00		
Refund, previous year's expenditure.....	90	00		
			2,316	83
<i>Naval—</i>				
Refund, previous year's expenditure.....	2,702	32		
Discharges from Navy.....	150	00		
Sale of sundries.....	7,647	34		
Radio service.....	67,413	42		
Sale of publications.....	1,019	01		
Wireless operators and Warrant Officers' fees.....	1,314	40		
Rent of equipment.....	75	00		
Rent of yards, residents and reserves.....	632	55		
Percentage on furniture.....	249	41		
Conscience money.....	10	00		
Sale of steamer <i>Rainbow</i>	67,777	00		
Fees Royal Naval College.....	4,500	00		
Deducted from claim in error.....	16	80		
Privilege to cut wood.....	126	75		
Unclaimed cheques.....	4	41		
			153,638	4
<i>Post Office—</i>				
Refund previous years expenditure.....				05
<i>Printing and Stationery—</i>				
Sale of publications.....	39,052	28		
“ waste paper.....	50,410	84		
			89,463	12
Less—Loss on stationery, 1920-21.....	64,465	41		
Refund tender on deposit.....	375	00		
			64,840	41
<i>Public Works—</i>				
Sale of old material and supplies.....	54,232	44		
“ buildings and equipment.....	61,037	75		
“ publications.....	249	35		
Rents.....	128,148	20		
Refund previous years expenditure.....	3,275	88		
Rent of equipment.....	60,571	91		
<i>Re tenders for work</i>	1,389	60		
Sale of Regina Post Office site.....	19,865	41		
“ land at Kingston.....	4,500	00		
Refund for damage to telephone lines.....	605	00		
“ unused tickets.....	118	95		
“ goods lost in transit.....	49	60		
Permission to connect with sewer pipes.....	150	00		
1 per cent tax <i>re</i> Dominion Wire Rope Co.....	10	97		
			334,204	96
Carried forward.....			2,979,686	67

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STATEMENT of Casual Revenue paid to the Receiver General for the Fiscal
Year ended March 31, 1921—*Concluded*

From whom Received and Nature of Receipts	\$	cts.	\$	cts.
Brought forward.....			2,979,686	67
<i>Railways and Canals—</i>				
Interest on railway subsidies.....	310,561	93		
Rent of equipment.....	2,512	90		
Sale of scrap and sundries.....	10,865	48		
Refund previous years Civil Government Salaries and Contingencies.....		507		90
Refund for damage done.....		6		00
Conscience money.....		5		00
Winterage and entrance fees on vessels.....		204		00
Interest on lease.....		306		10
	324,969	31		
		115		57
Less outstanding and unclaimed cheques.....			324,853	74
<i>Royal Canadian Mounted Police—</i>				
Refund previous years expenditure.....	1,672	62		
Triplicate receipt, no particulars.....		6		35
Discharges.....		66		00
Sale of sundries.....		10		74
			1,755	71
<i>Secretary of State—</i>				
Fees.....	600,870	64		
Less refunds of fees.....	148,921	64		
			451,949	00
<i>Senate—</i>				
Private bills.....	15,720	20		
Certified copies.....		447		50
			16,167	70
<i>Soldiers Civil Re-Establishment—</i>				
Refund previous years expenditure.....	71,624	66		
“ vote 544 bill 10.....	55,000	00		
Sale of equipment.....		630		28
“ old material, scrap and supplies.....		226		01
“ meals.....		241		60
Cash found in effects.....		7		02
Sale of clothing.....		123		25
Refund previous years bonus.....		9		76
“ for care fare.....		37		45
“ for postage.....		4		77
“ for damage done.....		17		00
“ for goods lost in transit.....		8		75
	127,930	55		
		4,520		09
Less amount credited in error.....			123,410	46
<i>Soldiers Land Settlement—</i>				
Refund previous years expenditure.....	13,329	39		
“ bonus.....		393		71
			13,723	10
<i>Trade and Commerce—</i>				
Weights and measures laboratory fees.....	2,139	95		
Electric standard laboratory fees.....		114		70
Sale of publications.....		3		00
Refund previous years expenditure.....		674		87
Moving picture films.....	11,817	06		
Refund previous years customs duty.....		24		02
“ goods lost in transit.....		83		00
Board of grain surplus.....	78,781	94		
Sale of measure.....		150		00
“ wheat.....		11		69
	93,800	23		
		25		00
Less refund Canada grain license.....			93,775	23
			4,005,321	61
<i>Civil Service Commission—</i>				
Less refund previous years expenditure.....			138	50
			4,005,183	11

SESSIONAL PAPER No. 2

Appendix No. 12

STATEMENT of Fines and Forfeitures, including Seizures for the Fiscal Year ended March 31, 1921

From whom received and Nature of Receipts	\$	cts.	\$	cts.
<i>Agriculture—</i>				
Animal Contagious Disease Act.....	866	32		
Fruit Act.....	75	00		
Analyst fees.....	5	00		
Oleomargarine regulation.....	693	25		
Inspection and Sales Act.....	59	88		
Dairy Industry.....	2,496	50		
Live Stock Act.....	10	00		
Witness fees.....	21	60		
Attempted bribery.....	51	00		
Seed Control Act.....	127	00		
Garbage feeding regulation.....	110	00		
Meat and Canned Foods Act.....	95	00		
Sale of Confiscated butter.....	15	43		
Sale of oleomargarine.....	52	50		
			4,678	48
<i>Customs—</i>				
Seizures.....	471,065	32		
Liquor forfeited.....	82	44		
Seized drugs.....	669	06		
	471,816	82		
Less—Paid to officers and informers.....	275,385	68		
			196,431	14
<i>Finance—</i>				
Contractors securities.....	600	53		
Subscription to War Loan 1916-31 not paid in full.....	40	00		
Income tax.....	25,855	27		
Penalty forms T 3 4 5 income tax.....	15,010	25		
Fuel control.....	10,150	00		
			51,656	05
<i>Health—</i>				
Opium and Drug Act.....	11,837	00		
Adulteration of Food Act.....	8,964	70		
			20,801	70
<i>Immigration—</i>				
Immigration Acts.....			41,588	04
<i>Inland Revenue—</i>				
Excise seizures.....	176,544	69		
War tax fines.....	2,913	68		
	179,458	37		
Less—Paid to officers and informers.....	136,968	74		
			42,489	63
<i>Interior—</i>				
Liquor permits, Northwest Territories.....	155	00		
Parks Act.....	779	25		
Criminal code.....	11	00		
Cruelty to horse.....	5	00		
Being intoxicated.....	5	00		
Migratory Bird Act.....	147	75		
Traffic regulation.....	1	00		
Confiscated money.....	0	75		
Trespassing.....	10	00		
Setting fires.....	25	00		
			1,139	75
<i>Justice—</i>				
Military Service Act.....	139,593	18		
Alien enemies.....	56	00		
Police Magistrate, Melita, Manitoba.....	54	90		
Clerk of the Peace, Dawson.....	150	00		
Justice of the Peace, Canmore, Alta.....	247	00		
“ “ Brulé Mines, Alta.....	3	00		
			140,104	08
Carried forward.....			498,888	87

12 GEORGE V, A. 1922

STATEMENT of Fines and Forfeitures, including Seizures for the Fiscal Year
ended March 31, 1921—*Concluded*

From whom received and Nature of Receipts	\$	cts.	\$	cts.
Brought forward.....			498,888	87
<i>Marine—</i>				
Marine Acts.....			540	00
<i>Post Office—</i>				
Post Office Acts.....			702	50
<i>Railways and Canals—</i>				
Railway Act.....			12	00
<i>Trade and Commerce—</i>				
Weights and Measures Act.....	205	00		
Electricity Acts.....	100	00		
Census and Statistics.....	1,020	00		
Gas Acts.....	70	00		
Inspection and Sales Acts.....	10	00		
			1,405	00
<i>Secretary of State—</i>			501,548	37
Less—Refund re prohibited literature.....			100	00
			501,448	37

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Appendix No. 13

PREMIUM DISCOUNT AND EXCHANGE REVENUE

From what source received	Rate	Amount sold	Amount of revenue	Total
	%		\$ cts.	cts.
<i>Premium on New York cheques—</i>				
Department of Agriculture.....			55 98	
Air Board.....			43 40	
Commission of Conservation.....			10 62	
Customs Department.....			4,107 03	
External Affairs.....			29 80	
Finance Department.....			35,067 41	
Business profits.....			2,882 52	
Income tax.....			811 05	
Insurance.....			17 31	
Health.....			432 00	
Inland Revenue.....			819 70	
Immigration.....			3 63	
Marine, Fisheries Branch.....			24,560 59	
Militia.....			548 61	
Mines.....			82 20	
Naval Service.....			1,092 13	
Post Office.....			0 23	
Railways and Canals.....			135 48	
Soldiers Civil Re-establishment.....			50 53	
Trade and Commerce, Patent Office.....			8,923 81	
				79,674 03
<i>Discount on stock purchased for sinking funds.....</i>		£ s. d.		
53 ¹ / ₂	2,200	0 0	5,005 36	
53 ¹ / ₂	500	0 0	1,131 50	
54	1,300	0 0	2,910 27	
55 ¹ / ₄	3,900	0 0	8,493 55	
55 ² / ₂	727	5 0	1,574 97	
61 ¹ / ₂	7,500	0 0	14,143 73	
61 ¹ / ₂	54,747	6 11	102,578 27	
62	15,600	0 0	28,849 60	
62 ¹ / ₂	1,000	0 0	1,825 00	
63	19,500	0 0	35,113 00	
63 ¹ / ₂	2,742	16 5	4,872 16	
64	36,404	15 11	63,781 19	
64 ¹ / ₄	47,800	0 0	83,164 04	
64 ³ / ₄	10,267	8 11	17,738 72	
64 ³ / ₄	19,123	18 0	32,807 09	
65 ³ / ₄	16,500	0 0	27,803 87	
65 ¹ / ₂	13,754	16 0	23,094 30	
66	9,200	0 0	15,222 93	
66 ¹ / ₂	1,200	0 0	1,956 40	
67	11,100	0 0	17,826 60	
70 ¹ / ₂	30,000	0 0	43,070 00	
71 ³ / ₄	1,000	0 0	1,393 08	
71 ³ / ₄	23,974	15 3	32,915 37	
71 ³ / ₄	10,100	0 0	13,885 81	
72	68,705	6 2	93,622 49	
72 ¹ / ₂	14,800	0 0	19,807 33	
72 ³ / ₄	5,000	0 0	6,661 25	
72 ³ / ₄	56,361	8 8	74,744 64	
73	1,300	0 0	1,708 20	
73 ¹ / ₄	2,250	0 0	2,929 13	
73 ³ / ₄	8,958	0 0	11,443 84	
73 ³ / ₄	19,742	5 8	25,100 66	
74	2,000	0 0	2,530 67	
74 ¹ / ₂	5,000	0 0	6,205 00	
74 ³ / ₄	22,350	0 0	27,464 42	
75	19,690	0 0	23,956 17	
76 ¹ / ₄	1,276	2 11	1,475 01	
88 ¹ / ₄	800	0 0	457 46	
89 ¹ / ₂	200	0 0	102 20	
90 ¹ / ₂	15,600	0 0	7,212 39	
90 ³ / ₄	500	0 0	225 08	
Carried forward.....			886,802 77	79,674 03

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PREMIUM DISCOUNT AND EXCHANGE REVENUE—*Concluded*

From what source received	Rate	Amount sold	Amount of revenue	Total
	$\frac{c}{\%}$		\$ cts.	\$ cts.
Brought forward.....				
Discount on stock purchased for sinking funds— <i>Con.</i>		£ s d		
	91 $\frac{1}{2}$	6,000 0 0	2,482 00	
	92 $\frac{3}{4}$	20,600 0 0	7,268 37	
	92 $\frac{1}{2}$	11,200 0 0	3,883 60	
	93	1,100 0 0	374 73	900,811 47
		\$ cts.		
Discount on bonds purchased for sinking funds.....	92	35,000 00	2,800 00	
	92 $\frac{1}{4}$	6,000 00	465 00	
	93	10,300 00	721 00	
	93 $\frac{1}{4}$	15,200 00	1,045 00	
	93 $\frac{1}{2}$	3,000 00	202 50	
	93 $\frac{3}{4}$	7,600 00	494 00	
	93 $\frac{1}{2}$	20,000 00	1,250 00	
	94	34,500 00	2,070 00	
	94 $\frac{1}{4}$	10,000 00	587 50	
	94 $\frac{1}{2}$	212,000 00	12,190 00	
	94 $\frac{3}{4}$	178,200 00	10,023 75	
	94 $\frac{1}{2}$	184,000 00	10,120 00	
	94 $\frac{3}{4}$	97,500 00	5,240 62	
	94 $\frac{3}{4}$	98,000 00	5,145 00	
	97 $\frac{1}{2}$	108,700 00	5,570 88	
	95	154,300 00	7,715 00	
	95 $\frac{1}{4}$	120,000 00	5,850 00	
	95 $\frac{1}{4}$	147,100 00	6,987 25	
	95 $\frac{3}{8}$	14,000 00	656 25	
	95 $\frac{3}{8}$	30,800 00	1,424 50	
	95 $\frac{7}{8}$	36,000 00	1,642 50	
	95 $\frac{7}{8}$	44,000 00	1,980 00	
	95 $\frac{3}{4}$	31,400 00	1,373 75	
	95 $\frac{3}{4}$	214,100 00	9,099 25	
	95 $\frac{7}{8}$	90,500 00	3,733 12	
	96	49 100 00	1,964 00	
	96 $\frac{1}{4}$	12,000 00	450 00	
	96 $\frac{3}{4}$	43,500 00	1,576 88	
	96 $\frac{3}{4}$	2,000 00	70 00	
	96 $\frac{3}{4}$	23,000 00	776 25	
	98 $\frac{1}{4}$	10,000 00	150 00	
	99 $\frac{1}{4}$	5,583,650 00	27,918 25	
	99 $\frac{1}{4}$	196,000 00	490 00	131,782 25
Premium on amounts deposited in London for credit in Ottawa.....				3,751 50
Difference in exchange rates on items deposited in				
Bank of Montreal London.....				
Naval Service.....			180 44	
Militia Department.....			381 18	561 62
				1,116,580 87

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Appendix No. 14

SUPERANNUATION

From whom received	Superannuation Revenue		Superannuation Fund No. 2	
	\$	cts.	\$	cts.
<i>Charges of Management</i>				
Assistant Receivers General—				
Halifax.....				53 90
Victoria.....		62 40		
Civil Government—				
Agriculture.....	194	75	133	00
Archives.....	43	20		
Auditor General's Office.....	370	98	245	70
Civil Service Commission.....	141	00		
Conservation Commission.....			210	00
Customs and Inland Revenue.....	506	40	955	52
External Affairs.....	173	00		
Finance.....	316	70	221	20
Governor General's Office.....	141	00	40	60
Health.....	84	00		
High Commissioner's Office.....	93	38		
Immigration and Colonization.....	88	20		
Indian Affairs.....	207	18	53	20
Insurance.....	103	60		
Interior.....	1,185	14	287	00
Justice.....	689	50	227	50
Marine.....	221	21	537	24
Militia and Defence.....	182	93	527	88
Mines.....	273	10	402	50
Naval Service.....	152	00	368	90
Patents and Copyrights.....	130	45	155	40
Post Office.....	1,785	14	674	62
Printing and Stationery.....	150	84	109	19
Privy Council.....	174	15	343	00
Public Works.....	150	83	213	50
Railways and Canals.....	141	96	237	96
R. C. M. Police.....	0	30		
Secretary of State.....	216	20	4	73
Trade and Commerce.....	77	96	370	65
		7,995 10		6,319 29
Legislation—				
House of Commons.....	776	33	275	80
Senate.....	177	00	56	00
Library.....	107	20		
		1,060 53		331 80
Marine.....		18 05		
Steamboat Inspection.....		13 33		
Scientific Institutions.....		6 75		
Naval Service.....		19 98		
Fisheries.....		33 36		
Customs and Inland Revenue.....		2,412 39		2,304 93
Excise.....		1,410 30		1,096 53
Weights and Measures, Gas and Electric Light.....		68 60		70 02
Health.....		32 00		
Immigration and Colonization.....		17 30		
Post Office.....		8,674 13		5,870 09
Militia and Defence.....		5 25		
Soldiers Settlement Board.....		141 60		
Printing and Stationery.....		114 50		115 50
		22,085 57		16,162 06
Interest on Abatements.....				60,855 27
Amount required under Chap. 17, Sec. 18, R. S., 1906, transferred from Consolidated Fund.....				102,200 00
Less—Payments made from Superannuation Fund No. 2—See Appendix No. 7 Page 90 for details....				179,217 33
				18,984 46
		22,085 57		160,232 87

Appendix No. 15

STATEMENT showing the Loans Authorized, amounts Issued and Redeemed, and the balance negotiable under the several Acts of Parliament, on March 31, 1921

—	Dr.	\$ cts.	—	Cr.	\$ cts.
1920					
April 1..	To Balance.....	216,909,771 10			
	To Amount of Debt. re- deemed—				
	Dominion Stock.....	5,500 00			
	Temporary Loan 1917—				
	5% New-York.....	26,000 00			
	To Payments over Re- ceipts in Savings Banks, April 1, 1920, to Mar. 31, 1921.....	3,174,004 34		By Balance negotiable....	220,115,275 44
		\$ 220,115,275 44			\$ 220,115 275 44
	To Balance, Apr. 1, 1921...	\$ 220,115 275 44			

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NUMBER and Total Salaries of Officials coming under the Superannuation Acts and Retirement Act
on April 1, 1921—*Concluded*

Department	July 1st, 1892			April 1st, 1921								
	No. of Officials	Annual Salaries	Total Salaries by Departments	No. of Officials	No. of Officials superannuation Fund No. 1	No. of Officials superannuation Fund No. 2	Total No. of Officials	Annual Salaries, Superannuation Fund No. 1	Annual Salaries, Superannuation Fund No. 2	Annual Salaries, Retirement Fund	Total Annual Salaries	Total Annual Salaries by Departments
		\$	\$					\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Militia and Defence.....	31	42,700	45,900	2		4	371	7,100 00	14,560 00	500,878 00	522,538 00	537,523 00
“.....	1	3,200	45,900				47			14,985 00	14,985 00	377,015 00
Mines.....	31	47,640	47,640	6		3	157	19,520 00	11,500 00	345,965 00	377,015 00	377,015 00
Naval Service.....				1		2	92	2,100 00	8,400 00	152,853 60	163,353 60	
“.....							47			50,352 00	50,352 00	213,705 60
Patent and Copyright.....				2		2	77	3,100 00	3,840 00	123,490 00	130,430 00	130,430 00
Post Office.....	210	197,090	1,138,160	37		11	698	70,840 00	23,260 00	910,000 00	1,004,100 00	9,892,096 48
“.....	1,284	941,070	22,450	217		99	6,533	344,856 00	156,120 00	8,387,920 48	8,888,896 48	360,638 80
Printing and Stationery.....	21	22,450	22,450	3		1	237	9,640 00	2,280 00	348,718 80	360,638 80	37,420 00
Privy Council.....	16	22,025	22,025	3		3	12	8,800 00	9,800 00	18,820 00	37,420 00	37,420 00
Public Works.....	25	36,520	51,167	7		3	278	25,080 00	6,200 00	518,020 00	549,300 00	678,508 80
“.....	22	14,647					108			129,208 80	129,208 80	796,985 00
Railways and Canals.....	28	46,550	198,667	3		1	88	10,540 00	6,000 00	176,370 00	192,910 00	43,280 00
“.....	251	152,117		1			429	700 00		603,375 00	604,075 00	
R. Can. Mounted Police.....	7	9,450	67,150	2			19	5,680 00		37,600 00	43,280 00	
“.....	52	57,700	38,510	6			75	16,600 00		90,830 00	107,430 00	72,140 00
Secretary of State.....	34	38,510	32,950	9		1	19	26,630 00	1,600 00	43,880 00	72,140 00	66,102 00
Senate.....	27	32,950					33			66,102 00	66,102 00	33,740 00
Soldiers' Civil Re-Establishment.....				1			11	4,380 00		29,360 00	33,740 00	327,950 00
Soldiers' Settlement Board.....				3		1	227	10,580 00	2,280 00	288,310 00	301,170 00	
Trade and Commerce.....				4		1	8	3,100 00	1,740 00	21,940 00	26,780 00	
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Appendix No. 17

DECAYED PILOTS FUND

In account with the Dominion of Canada

1921

April 1.	Balance from March 31, 1920.....	\$	69,881 32
	Receipts from April 1, 1920, to March 31, 1921.....		7,418 05
	Interest on Bonds—		
	1916-31 War Loan Bonds.....	\$	200 00
	1917-37 War Loan Bonds.....		125 00
	1917 Victory Loan Bonds.....		522 50
	Montreal Harbour Bonds.....		880 00
	Province of Ontario Bonds.....		1,080 00
	Province of Quebec Bonds (½ year's interest).....		120 00
	Interest on deposit with the Government.....		2,927 50
	New York exchange on Province of Ontario Bonds Interest.....		98 19
			107 32
		\$	80,432 38
	Less—Pension to pilots, widows and minors.....	\$	8,776 47
	Accrued interest on \$4,000, Province of Quebec Bonds purchased		
	(86 days).....		56 55
	Refund to Corporation of Pilots <i>re</i> Trinity Dues.....		30 26
	Refund to Imperial Oil Co. <i>re</i> poundage.....		8 78
			8,872 03
		\$	71,560 32

Gain for year \$1,679.00.

1921

March 31.	Cash on deposit with the Government.....	\$	5,560 32
March 31.	Bonds and debentures held by Government as under:—		

MONTREAL HARBOUR BONDS

Date	Rate of Interest	Maturing	Series	Numbers	Amount	
					\$ cts.	\$ cts.
July 4 1891.....	4 p.c.....	July 5, 1921....	H	64, 65, 139-142.....	6,000 00	
Jan. 5, 1894.....	4 p.c.....	July 5, 1924....	J	231-246.....	16,000 00	

PROVINCE OF ONTARIO BONDS

May 1, 1915.....	4½ p.c.....	May 1, 1925....	L	L 3532, 3, 4, 3060, 3067-8...	6,000 00
May 1, 1915.....	4½ p.c.....	May 1, 1925....		Nos. 0708-0725 inclusive...	18,000 00

DOMINION OF CANADA BONDS

Oct. 1, 1916.....	5 p.c.....	Oct. 1 1931....	1916-31.	E 05882-05885 inclusive....	4,000 00
Mar. 1, 1917.....	5 p.c.....	Mar. 1, 1937...	1917-37.	B 22260-2 inclusive.....	1,500 00
Mar. 1, 1917.....	5 p.c.....	Mar. 1, 1937...	1917-37.	M 12839.....	1,000 00
Dec. 1, 1917.....	5½ p.c.....	Dec. 1, 1937...	V Loan.	XX1560V.....	5,000 00
Dec. 1, 1917.....	5½ p.c.....	Dec. 1, 1937...	V. Loan	XX24605-8M.....	4,000 00
Dec. 1, 1917.....	5½ p.c.....	Dec. 1, 1937...	V. Loan	XX7571Z.....	500 00

PROVINCE OF QUEBEC BONDS

June 1, 1920.....	6 p.c.....	June 1, 1930....	F 2092-5.....	4,000 00	66,000 00
					71,560 32

Appendix No. 18

HALIFAX PILOTS PENSION FUND

In account with the Dominion of Canada

1921

April 1, Balance from March 31, 1920.....		\$ 48,335 15
Receipts from April 1, 1920, to March 31, 1921.....		1,754 88
Interest on Bonds—		
1917 Victory Loan.....	\$ 2,200 00	
1930-50 Loan.....	95 38	
		<hr/> 2,295 38
Interest on deposit with Government.....		119 11
		<hr/> \$ 52,504 52
Less pensions paid.....		3,949 84
		<hr/> \$ 48,554 68
Gain for year, \$219.53.		

1921

March 31, Cash on deposit with the Government.....		\$ 4,661 35
Bonds and Stock held by Government as under—		
Victory Loan 1917, Bonds.....	\$ 40,000 00	
1930-50 Loan, £800.....	3,893 33	
		<hr/> 43,893 33
		<hr/> \$ 48,554 68

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* Appendix No. 19

THE GRAND TRUNK PACIFIC RAILWAY COMPANY

IN ACCOUNT WITH THE MINISTER OF FINANCE AND RECEIVER GENERAL OF CANADA.

Authorized issue of £14,000,000 guaranteed by the Dominion Government
(Chapter 98, Acts of 1905.)

	Dr.		Cr.	
	\$	cts.	\$	cts.
By proceeds of £3,200,000 issue of 3 per cent bonds in March, 1905, and sold to Rothschilds & Sons at a net price of 92½ and accrued interest—				
£3,200,000 at 92½.....	£ 2,960,000	0 0	\$14,405,333	33
Accrued interest	34,817	0 11	169,442	96
	£ 2,994,817	0 11	\$14,574,776	29
Less cost of exchange in transfer to Canada.....			15,102	21
			14,559,674	08
By proceeds of £2,000,000 issue of 3 per cent bonds in July, 1909, and sold to Rothschilds & Sons at a net price of 80 and accrued interest—				
£2,000,000 at 80.....	£ 1,600,000	0 0	\$7,786,666	66
Accrued interest.....	4,014	5 0	19,536	02
	£ 1,604,014	5 0	\$7,806,202	68
Plus profit in exchange in transfer to Canada.....			5,006	09
			7,811,208	77
By proceeds of £2,000,000 issue of 3 per cent bonds in July, 1910, placed with the Bank of Montreal, London, for public subscription on terms to net the company at least £80 13 9 (actual amount received £80 14 6½ per cent.)—				
£2,000,000 at 80 14 6½.....	£1,613,978	1 0	\$7,854,693	17
Less interest on prepayments.....	1,169	15 5	5,692	88
	£ 1,612,808	5 7	\$7,849,000	29
Plus interest allowed by Bank of Montreal, London, on holdings to date of transfer to Canada.....	1,732	11 4	8,431	82
	£ 1,614,540	16 11	\$7,857,432	11
Less cost of exchange in transfer to Canada.....			5,186	66
			7,852,245	15
By interest allowed by Banks on deposits.....			1,280,977	07
By amount to meet the obligations of the Crown to the Company under paragraph 5 of the schedule to Chapter 24, Acts of 1904.....			4,994,416	66
By proceeds of £6,800,000 (balance of issue of £14,000,000) purchased by Dominion Government under the terms of the Grand Trunk Pacific Railway Bond Purchase Act, 1913—				
£6,800,000 at par.....			\$33,093,333	22
Less amount allocated for the payment of interest on sums raised by the company from time to time on the pledging of bonds—				
Feb. 11, 1913, Bank of Montreal, Montreal.....	\$	17,376	73	
Feb. 21, 1913, Bank of Montreal, London, £37,696 8 2.....		183,455	85	
May 5, 1914, Union of London and Smith's Bank, London, £7,128 8 9.....		34,691	73	
May 5, 1914, Glyn Mills Bank, Ltd., London, £1,277 1/3.....		20,815	01	
May 18, 1914, Bank of Montreal, London, £17,108 4 5.....		83,260	01	
	\$	339,599	36	
Plus cost of exchange on transfer to Canada.....	14,118	15	353,717	51
			32,739,615	82
To amount of payments made to the company under sundry certificates from the Government Chief Engineer.....	69,238,	137	85	
	69,238,	137	85	69,238,137 85

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Appendix No. 20

THE GRAND TRUNK PACIFIC RAILWAY COMPANY.

IN ACCOUNT WITH THE MINISTER OF FINANCE AND RECEIVER GENERAL OF CANADA.

Authorized issue of \$16,000,000 guaranteed by the Dominion of Canada
(Chapter 34, Acts of 1914.)

	Dr.	Cr.
	\$ cts.	\$ cts.
By advances made by the Dominion Government against pledge of \$7,500,000 of 4 per cent bonds, advance being by issue of Dominion Notes at various times and subsequently confirmed by Legislation, Cap. 4, George V.		6,000,000 00
By proceeds of £655,600 of this issue sold to Messrs. Foley, Welch & Stewart, as follows:—		
Nov. 20, 1914, £482,400 at 92½..... \$ 2,171,604 00		
Accrued interest..... 33,508 91		
	\$ 2,205,112 91	
Jan. 26, 1915, £119,500 at 92½..... 537,949 17		
Accrued interest..... 854 18		
	538,803 35	
Feb. 20, 1915, £28,400 at 92½..... 127,847 33		
Accrued interest..... 581 17		
	128,428 50	
Aug. 13, 1915, £25,300 at 92½..... 113,892 17		
Accrued interest..... 423 40		
	114,315 57	
		2,986,660 33
By proceeds of sale of balance of issue to the Grand Trunk Railway Co.....		3,780,000 00
By interest accrued on deposit.....		2,115 52
To amount of payments made to the company under sundry certificates from the Government Chief Engineer.....	12,768,775 85	
	12,768,775 85	12,768,775 85

Appendix No. 21

THE CANADIAN NORTHERN RAILWAY COMPANY.

IN ACCOUNT WITH THE MINISTER OF FINANCE AND RECEIVER GENERAL OF CANADA.

Authorized issue of £1,622,586 19s. 9d. guaranteed by the Dominion of Canada
(Chapter 11, Acts of 1908).

	Dr.	Cr.
	\$ cts.	\$ cts.
By proceeds of sale of £1,263,698 19s. 9d., or \$6,150,000, 3½ per cent first mortgage debenture stock sold en bloc for.. \$ 6,000,000 00		
Less exchange at \$4.862142 in transfer to Canada..... 5,577 08		
		5,994,422 92
By proceeds of £358,888 3¼ per cent first mortgage debenture stock sold in March, 1911, at a net price to the company of 92, £330,176 19s 2d..... \$ 1,606,861 19		
Less exchange in transfer to Canada..... 4,326 51		
		1,602,534 68
By interest accrued to May 31, 1921, on deposits.....		301,457 28
To amount of payments made to the company under sundry certificates from the Government Engineer.....	7,107,789 54	
To balance.....	793,625 34	
	7,901,414 88	7,901,414 88
May 31, 1921, By balance.....		793,625 34

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Appendix No. 22

THE CANADIAN NORTHERN RAILWAY COMPANY.

IN ACCOUNT WITH THE MINISTER OF FINANCE AND RECEIVER GENERAL OF CANADA.

Authorized issue of \$45,000,000 guaranteed by the Dominion of Canada
(Chapter 20, Acts of 1914).

	Dr.		Cr.	
	\$	cts.	\$	cts.
By advance made by Dominion Government, August to December, 1914, against pledge of \$12,500,000 of 4 per cent bonds, advance being by issue of Dominion Notes at various times and subsequently confirmed by Legislation Cap. 4-5, Geo. V.....			10,000,000	00
By proceeds sale of £3,000,000 4 per cent bonds in July, 1914, at a net price to the Company of 91½.....	£	2,745,000 0 0	\$13,359,000	00
By profit on exchange in transfer to Canada.....		109,361 32		
By proceeds sale of £500,000 4 per cent bonds in February, 1915, at a price to the Company of 91 plus accrued interest.....	£	455,000 0 0		
Accrued interest.....		7,145 6 5		
	£	462,145 6 5	\$2,249,107	23
To loss in exchange in transfer to Canada.....		8,279 55		
			2,240,827	68
By advance made by Columbia Trust Co., New York, September, 1915, against pledge of \$15,333,333.34, 4 per cent bonds, said bonds being pledged as security for the repayment of notes issued by the Company, due September 1, 1917, for \$11,500,000. These notes were sold on a 6 per cent basis less underwriting claims, the net proceeds being.....			11,084,850	00
On September 1, 1917, when these notes came due to enable the Company to take them up the Government advanced to the Company \$9,981,021.03 against security of \$15,306,334 of the above 4 per cent bonds, the remaining bonds \$27,000 were sold under the option given to holders of the notes at the price of 79 per cent, and the difference in proceeds namely, 6.7075% reverted to the credit of this account being.....	\$	1,811 03		
By gain on Exchange from New York.....		33 95		
			1,844	98
By interest accrued to May 31, 1921.....			329,569	95
To amount of payments made to the Company under sundry Certificates from the Government engineer.....	37,123,348	11		
To balance.....		2,105 82		
	37,125,453	93	37,125,453	93
May 31, 1921. By balance.....			2,105	82

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Appendix No. 23

THE CANADIAN NORTHERN ONTARIO RAILWAY COMPANY.

IN ACCOUNT WITH THE MINISTER OF FINANCE AND RECEIVER GENERAL OF CANADA.

Authorized issue of £7,350,000 guaranteed by the Dominion of Canada
(Chapter 6, Acts of 1911.)

	Dr.	Cr.
	\$ cts.	\$ cts.
Proceeds of £7,000,000 3½ per cent first mortgage debenture stock sold at a net price to the company of 90½.....	£6,353,500 0 0 \$30,915,500 00	
Less exchange in transfer to Canada.....	1,531 34	
		30,913,968 66
By advance made by the Guaranty Trust Company of New York, July, 1913, on £293,837 first mortgage debenture stock pledged as security.....		1,001,004 71
By proceeds of sale of £33,561 in July, 1914, of this stock at a net price of 88... £29,533 14 0		
By advance made by Lloyds Bank, Ltd., London, on £22,602 of above stock pledged as security (£70 advanced July, 1914, for each £100 of pledged securities).....	15,821 8 0	
	£45,355 2 0 \$ 220,728 15	
By profit on exchange in transfer to Canada.....	188 84	
		220,916 99
By interest accrued to May 31, 1921, on deposits.....		1,459,153 88
To amount of payments made to the company under sundry certificates from the Government Engineer.....	33,005,146 44	
To balance.....	589,897 80	
	33,595,044 24	33,595,044 24
May 31, 1921. By balance.....		589,897 80

Appendix No. 24

THE CANADIAN NORTHERN ALBERTA RAILWAY COMPANY

IN ACCOUNT WITH THE MINISTER OF FINANCE AND RECEIVER GENERAL OF CANADA.

Authorized issue of £647,260 guaranteed by the Dominion of Canada
(Chapter 6, Acts of 1910, as amended by Chapter 8, Acts of 1912.)

	Dr.	Cr.
	\$ cts.	\$ cts.
By proceeds of sale of £647,260 in October, 1911, 3½ per cent first mortgage debenture stock at a net price to the company of 92, £595,479 4s. 0d.....	\$2,897,998 77	
Less exchange in transfer to Canada.....	7,819 69	
		2,890,179 08
By interest accrued to May 31, 1921, on deposits.....		80,568 55
To amount of payments made to the company under sundry certificates from the Government Engineer.....	2,952,897 03	
To balance.....	17,850 60	
	2,970,747 63	2,970,747 63
May 31, 1921. By balance.....		17,850 60

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Appendix No. 25

THE CANADIAN NORTHERN ALBERTA RAILWAY COMPANY.

IN ACCOUNT WITH THE MINISTER OF FINANCE AND RECEIVER GENERAL OF CANADA.

Authorized issue of £733,561 guaranteed by the Dominion of Canada
(Chapter 7, Acts of 1912).

	Dr.	Cr.
	\$ cts.	\$ cts.
By proceeds of £410,959 issue, 3½ per cent debenture stock sold in November, 1912, at a net price to the company of 90, £369,863 2s. 0d.....	\$1,800,000 13	
Loss on transfer to Canada	0 13	
		1,800,000 00
By advances made by the Canadian Bank of Commerce, July, 1913, on the pledging of \$1,350,000 3½ per cent debenture stock (\$70 advanced for each \$100 pledged).....		945,000 00
By advances made by the Guaranty Trust Company of New York, July, 1913, on £45,206 3½ per cent debenture stock pledged as security.....		154,001 77
By interest accrued to May 31, 1921, on deposits.....		40,965 04
To amount of payments made to the company under sundry certificates from the Government Engineer.....	2,927,440 00	
To balance.....	12,526 81	
	2,939,966 81	2,939,966 81
May 31, 1921. By balance.....		12,526 81

Appendix No. 26

INDIAN TRUST FUND.

Showing transactions in connection with the Fund during the year ended March 31, 1921.

Service	Dr.	Cr.
Balance, March 31, 1920.....		10,900,057 06
Collections on land sales, timber and stone dues, rents, fines and fees.....		1,386,593 38
Interest for year ended March 31, 1921.....		555,901 29
Legislative grants to supplement the funds.....		4,100 00
Outstanding cheques, 1918-19.....		75 87
Credit transfers during the year.....		5,000 00
Expenditure during the year.....	1,392,701 61	
Balance, March 31, 1921.....	11,459,025 99	
	\$12,851,727 60	\$12,851,727 60

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Appendix No. 27

DOMINION NOTE CIRCULATION.

Denomination	March 31, 1917	March 31, 1918	March 31, 1919	March 31, 1920	March 31, 1921
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
\$ 1.....	13,600,274 00	14,414,114 00	15,217,260 50	16,550,738 50	16,456,101 50
2.....	10,441,368 50	11,356,895 50	12,161,479 50	13,238,914 50	12,819,010 50
4.....	44,251 00	42,187 00	39,439 00	38,299 00	37,567 00
5.....	3,253,092 50	4,813,507 50	4,772,455 00	3,434,275 00	3,699,880 00
50.....	10,150 00	5,350 00	4,200 00	3,950 00	3,800 00
100.....	1,600 00	400 00			
500.....	2,187,500 00	2,355,500 00	1,868,500 00	2,596,000 00	2,683,500 00
1,000.....	4,339,000 00	3,841,000 00	4,146,000 00	4,773,000 00	5,050,000 00
500 Special.....	196,500 00	174,000 00	124,500 00	95,000 00	70,000 00
1,000 Special.....	1,612,000 00	1,375,000 00	992,000 00	1,159,000 00	962,000 00
5,000 Special.....	146,450,000 00	211,230,000 00	213,505,000 00	234,105,000 00	191,980,000 00
50,000 Special.....			44,000,000 00	34,650,000 00	42,890,000 00
Fractional.....	1,085,481 54	1,163,140 67	1,200,120 42	1,260,871 67	1,293,282 67
Provincial.....	27,769 25	27,766 25	27,743 25	27,743 25	27,743 25
	183,248,986 79	250,798,860 92	298,058,697 67	311,932,791 92	277,882,884 92

Appendix No. 28

DOMINION NOTES WITHDRAWN FROM CIRCULATION AND DESTROYED.

Denominations	1917-18	1918-19	1919-20	1920-21
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Fractionals.....	97,144 87	116,631 25	119,490 25	131,385 50
\$1.....	13,847,050 00	14,667,565 50	16,993,082 00	19,607,227 00
\$2.....	10,871,283 00	11,845,556 00	13,355,397 00	15,005,434 00
\$4.....	1,800 00	2,992 00	1,084 00	468 00
\$5.....	2,428,340 00	3,200,602 50	3,333,125 00	4,230,215 00
\$50.....	4,800 00	1,150 00	250 00	150 00
\$100.....	1,200 00	400 00		
Provincials.....	3 00	23 00		
\$500.....	338,000 00	346,500 00	461,000 00	419,000 00
\$1,000.....	456,000 00	372,000 00	599,000 00	635,000 00
\$500 Special.....	25,500 00	41,000 00	114,000 00	26,000 00
\$1,000 Special.....	356,000 00	286,000 00	237,000 00	293,000 00
\$5,000 Special.....	4,375,000 00	2,465,000 00	4,525,000 00	4,610,000 00
Total.....	32,802,120 87	33,345,420 25	39,743,428 25	44,957,879 50

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Appendix No. 29

DOMINION NOTES ISSUED AND REDEEMED AND IN CIRCULATION.

Fiscal Year	Notes in circulation April 1	Notes held by Asst. Rec's General April 1	New Notes Issued during year	Notes Withdrawn and destroyed during year	Notes held by Asst. Rec's General March 31, 1921	Notes in circulation March 31, 1921
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1912.....	113,443,633 40	28,406,318 75	39,949,522 50	33,648,544 00		
1913.....	112,101,885 65	35,849,045 00	44,870,977 50	34,950,615 87		
1914.....	117,795,638 53	40,075,653 75	59,054,750 00	28,243,244 62		
1915.....	157,056,118 91	31,626,678 75	55,597,250 00	25,917,736 12		
1916.....	177,943,131 54	40,284,180 00	35,370,750 00	29,468,918 75		
1917.....	183,248,986 79	40,880,156 00	152,019,000 00	32,802,120 87		
1918.....	250,798,860 92	92,547,161 00	99,791,250 00	33,345,420 25		
1919.....	298,058,697 67	111,733,154 00	45,138,500 00	39,743,428 25		
1920.....	311,932,791 92	103,254,131 50	98,964,000 00	44,957,879 50	191,310,159 00	277,882,884 92

Appendix No. 30

SILVER RECOINAGE STATEMENT.

	Amount withdrawn for recoinage face value	Amount recoined face value	Loss on recoinage	Gain on recoinage
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
April 30, 1913.....	842,743 11	742,672 63	53,543 37	
April 30, 1914.....	154,992 10	185,866 37	15,652 84	
March 31, 1915.....	106,015 65	96,893 15	9,122 50	
March 31, 1916.....	156,830 00	143,354 10	13,475 90	
March 31, 1917.....	93,637 15	85,506 45	8,180 70	
March 31, 1918.....	79,205 65	72,131 20	7,074 45	
March 31, 1919.....	66,679 80	60,516 50	6,163 30	
March 31, 1920.....	58,896 35	57,641 00	1,255 35	
March 31, 1921.....	68,083 05	71,584 45		3,501 40
	1,627,132 86	1,516,165 85	114,468 41	3,501 40

Appendix No. 31

COPPER RECOINAGE STATEMENT.

	Amount withdrawn for recoinage face value	Amount recoined face value	Loss on recoinage	Gain on recoinage
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
April 30, 1913.....	266 17	201 44		
March 31, 1914.....	55 32	70 87	49 18	
March 31, 1915.....	46 50	43 78	2 72	
March 31, 1916.....	54 43	51 53	2 90	
March 31, 1917.....	75 56	72 04	3 52	
March 31, 1918.....	62 84	59 50	3 34	
March 31, 1919.....	89 02	83 82	5 20	
March 31, 1920.....	123 96	118 94	5 02	
March 31, 1921.....	157 27	262 43		105 16
	931 07	964 35	71 88	105 16

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Appendix No. 32

DOMINION NOTES ISSUED TO ASSISTANT RECEIVERS' GENERAL.

Denominations	1916-17	1917-18	1918-19	1919-20	1920-21
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Fractional.....	263,750 00	185,000 00	154,846 00	209,500 00	153,000 00
\$1.....	14,860,000 00	14,828,000 00	15,380,000 00	18,984,000 00	19,624,000 00
\$2.....	11,312,000 00	11,936,000 00	12,520,000 00	15,000 000 00	14,472,000 00
\$5.....	515,000 00	2,840,000 00	3,700,000 00	1,980,000 00	2,700,000 00
\$500.....	270,000 00	250,000 00	335,000 00	865,000 00	900,000 00
\$1,000.....	300,000 00	230,000 00	555,000 00	1,700,000 00	995,000 00
\$1,000 ".....	350,000 00	250,000 00	50,000 00	250,000 00	680,000 00
\$5,000 ".....	7,500,000 00	121,500,000 00	22,100,000 00	1,150,000 00	39,375,000 00
\$50,000 ".....			45,000,000 00	5,000,000 00	20,000,000 00
Total.....	35,370,750 00	152,019,000 00	99,794,846 00	45,138,500 00	98,964,000 00

Appendix No. 33

STATEMENT showing One and Two Dollar Dominion Notes in Circulation—
Total amount of Dominion Notes and Bank Notes in Circulation and
amount of Gold held by the Receiver General, March 31, 1882, to March
31, 1921.

Year	One and Two Dollar Notes in Circulation	Total Dominion Notes in Circulation	Bank Notes in Circulation	Gold held by the Receiver General*
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1882.....	5,675,413 00	14,315,437 77	32,947,260 04	2,149,461 92
1883.....	5,809,538 00	15,801,769 98	34,517,813 52	2,381,288 51
1884.....	5,427,385 00	16,901,296 46	30,197,882 51	2,548,794 52
1885.....	5,290,655 00	15,600,166 86	29,791,262 85	2,345,525 44
1886.....	5,195,631 00	16,858,838 28	29,959,916 55	4,060,046 84
1887.....	5,761,588 00	14,781,270 78	31,521,420 43	2,516,972 36
1888.....	5,933,659 00	15,931,679 11	31,985,285 27	3,452,022 09
1889.....	5,852,398 00	15,110,965 33	32,471,522 09	3,925,994 19
1890.....	5,974,395 00	15,228,780 65	31,704,281 61	3,017,109 53
1891.....	6,262,728 00	16,156,465 48	33,020,661 30	3,789,704 21
1892.....	6,211,976 00	16,213,525 76	32,483,965 00	3,728,463 36
1893.....	6,526,193 00	17,587,711 66	33,430,883 00	5,550,381 36
1894.....	6,362,517 00	19,548,102 45	30,702,607 00	7,624,381 36
1895.....	6,339,098 00	20,946,237 12	29,414,796 00	9,175,245 43
1896.....	6,606,214 00	18,791,747 62	30,789,457 00	7,049,897 33
1897.....	6,711,754 00	21,987,613 26	31,082,521 00	10,380,205 37
1898.....	7,306,574 00	21,142,624 76	35,930,085 00	9,779,170 97
1899.....	7,902,076 00	22,933,078 39	38,409,227 00	11,768,191 25
1900.....	8,599,618 00	24,452,442 52	43,814,918 00	10,829,263 02
1901.....	9,136,829 00	28,498,519 52	47,611,967 00	15,159,309 02
1902.....	9,546,552 00	29,868,112 05	52,442,982 00	15,939,396 55
1903.....	10,671,569 00	33,777,733 58	58,283,484 00	20,702,144 08
1904.....	11,241,646 00	39,777,831 33	59,760,119 00	27,377,814 83
1905.....	11,616,702 00	47,839,250 33	58,721,173 00	35,813,970 43
1906.....	12,697,203 00	47,201,260 22	65,991,818 00	32,617,209 02
1907.....	14,427,814 00	54,794,596 86	76,346,013 00	37,619,595 81
1908.....	14,119,524 00	60,455,991 36	69,047,892 00	41,689,751 31
1909.....	14,215,537 00	79,351,080 50	68,708,458 00	61,581,665 45
1910.....	15,728,269 00	87,134,068 50	78,265,822 00	69,736,110 85
1911.....	17,155,996 00	89,994,270 25	81,938,753 00	74,159,771 40
1912.....	19,356,015 00	113,443,633 40	95,918,404 00	98,802,395 14
1913.....	20,783,997 00	112,101,885 65	102,202,047 00	98,507,112 81
1914.....	20,605,876 00	117,795,638 53	96,848,384 00	101,161,366 18
1915.....	20,236,008 50	157,056,118 91	96,666,544 00	94,644,423 44
1916.....	21,927,267 50	177,943,131 54	114,804,604 00	120,931,622 98
1917.....	24,041,642 50	183,248,986 79	148,265,140 00	118,561,338 50
1918.....	25,771,009 50	250,798,860 92	191,058,404 00	119,941,748 92
1919.....	27,378,740 00	298,058,697 67	214,576,870 00	121,141,122 07
1920.....	29,789,653 00	311,932,791 92	225,769,628 00	104,399,455 48
1921.....	29,275,112 00	277,882,834 92	203,094,668 00	83,381,036 53

*Includes amount held as reserve against Savings Bank Deposits.

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Appendix No. 34

STATEMENT showing Amount of Canadian Gold Coin issued by Mint to
March 31, 1921.

	March 31, 1913	March 31, 1914	March 31, 1915	March 31, 1916	Total
	\$	\$	\$	\$	\$
Montreal.....	185,000	45,000			230,000
Toronto.....	280,000				280,000
Halifax.....	32,500				32,500
St. John, N.B.....	37,500				37,500
Charlottetown.....	8,000				8,000
Winnipeg.....	125,000				125,000
Victoria.....	162,500				162,500
Ottawa.....	898,325	2,151,410	897,170	535	3,947,440
By Mint.....	3,885	1,070	40,525		45,480
	1,732,710	2,197,480	937,695	535	4,868,420

\$ 5..... 1,388,060
\$10..... 3,480,360

4,868,420

NOTE.—First coin issued May 10, 1912.

NO CANADIAN GOLD COIN ISSUED SINCE 1916.

Appendix No. 35

COINAGES (in dollar and cent denomination) executed at the Royal Mint, London, and the Mint, Birmingham, for Canada, during the years 1858 to 1907; also coinage struck for New Brunswick and Nova Scotia before Confederation in 1867, and for Prince Edward Island before 1873, when that Province entered the Confederation, and coined and issued by the Royal Mint, Ottawa, January 1, 1908, to December 31, 1920.

Year	Silver						Bronze		
	50 cents	25 cents	20 cents	10 cents	5 cents	Total	1 cent	$\frac{1}{2}$ cent	Total
	\$	\$ cts.	\$	\$	\$	\$ cts.	\$	\$	\$
1858			150,000	125,000	75,000	350,000 00	100,000		100,000
1859							95,790		95,790
1860								1,114	1,114
1861							10,000		(a) 10,000
1861							8,000	2,000	(b) 10,000
1862			30,000	15,000	5,000	50,000 00			(a)
1862							10,000		(b) 10,000
1864			30,000	10,000	5,000	45,000 00	10,000		(a) 10,000
1864							8,000	2,000	(b) 10,000
(j) 1871	225,000	225,000 00		160,000	140,000	750,000 00	10,000		(c) 10,000
(j) 1871	100,000	100,000 00		80,000	70,000	350,000 00			
(j) 1872	40,000	560,000 00		100,000	100,000	800,000 00			
(j) 1874		400,000 00		60,000	40,000	500,000 00			
(j) 1875		250,000 00		100,000	50,000	400,000 00			
(j) 1876							40,000		40,000
(j) 1880		100,000 00		150,000	150,000	400,000 00			
(j) 1881	75,000	205,000 00		95,000	75,000	450,000 00	20,000		20,000
(j) 1882		150,000 00		100,000	50,000	300,000 00	40,000		40,000
(j) 1883		240,000 00		30,000	30,000	300,000 00			
1884				15,000	10,000	25,000 00	25,000		25,000
1885		48,000 00		40,000	50,000	138,000 00			
1886		135,000 00		80,000	85,000	300,000 00	15,000		15,000
1887		25,000 00		35,000	25,000	85,000 00	15,000		15,000
1888	30,000	100,000 00		50,000	50,000	230,000 00	40,000		40,000
1889		(d) 16,585 00		60,000	60,000	136,585 00			
(j) 1890	10,000	50,000 00		45,000	50,000	155,000 00	10,000		10,000
1891		30,000 00		80,000	90,000	200,000 00	(i) 14,525		14,525
1892	75,500	127,500 00		52,000	43,000	298,000 00	12,000		12,000
1893		25,000 00		50,000	85,000	160,000 00	20,000		20,000
1894	(e) 14,518	55,000 00		50,000	25,000	144,518 00	10,000		10,000
1895							12,000		12,000
1896				65,000	75,000	140,000 00	20,000		20,000
1897							15,000		15,000
1898	50,000			72,000	95,000	217,000 00			
(j) 1898							10,000		10,000
1899	25,000	(f) 103,895 00		120,000	150,000	398,895 00	24,000		24,000
1900	59,000	330,000 00		110,000	90,000	589,000 00	10,000		10,000
(j) 1900							26,000		26,000
1901	40,000	160,000 00		120,000	100,000	420,000 00	41,000		41,000
1902	60,000	116,000 00		72,000	106,000	354,000 00	30,000		30,000
(j) 1902		200,000 00		110,000	110,000	420,000 00			
1903		(g) 211,537 50		50,000	50,000	311,537 50	40,000		40,000
(j) 1903	70,000			132,000	132,000	334,000 00			
1904	30,000	100,000 00		100,000	120,000	350,000 00	25,000		25,000
1905	20,000	200,000 00		100,000	130,000	450,000 00	20,000		20,000
1906	175,000	(h) 309,460 75		170,000	155,000	809,460 75	41,000		41,000
1907	150,000	522,000 00		262,000	260,000	1,194,000 00	24,000		24,000
(j) 1907							8,000		8,000
1908	7,700	22,025 00		14,900	18,400	63,025 00	21,604		21,604
1909	126,600	403,900 00		210,300	127,500	868,300 00	39,300		39,300
1910	243,600	660,300 00		337,000	223,100	1,464,000 00	42,020		42,020
1911	162,000	622,000 00		367,700	239,300	1,391,000 00	54,480		54,480
1912	150,500	622,500 00		334,500	284,500	1,392,000 00	50,000		50,000
Forward .	1,939,418	7,425,703 25	210,000	4,329,400	3,828,800	17,733,321 25	1,066,719	5,114	1,071,833

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COINAGE (in dollar and cent denomination) executed at the Royal Mint, London, and the Mint, Birmingham, for Canada, during the years, 1858 to 1907, etc.—*Concluded.*

Year	Silver						Bronze		
	50 cents	25 cents	20 cents	10 cents	5 cents	Total	1 cent	$\frac{1}{2}$ cent	Total
Brought forward	\$ 1,939,418	\$ cts. 7,425,703 25	\$ 210,000	\$ 4,329,400	\$ 3,828,800	\$ cts. 17,733,321 25	\$ 1,066,719	\$ 5,114	\$ 1,071,833
1913.....	138,000	447,000 00	.....	326,000	264,000	1,175,000 00	55,600	.....	55,600
1914.....	80,500	303,500 00	.....	194,000	156,002	734,002 00	35,100	.....	35,100
1915.....	6,000	92,000 00	.....	68,000	40,000	206,000 00	50,400	.....	50,400
1916.....	190,000	439,700 00	.....	464,300	208,000	1,302,000 00	110,700	.....	110,700
1917.....	334,000	786,000 00	.....	508,200	234,000	1,862,200 00	116,900	.....	116,900
1918.....	434,000	1,056,000 00	.....	574,000	338,000	2,402,000 00	131,917	.....	131,917
1919.....	538,000	1,470,000 00	.....	834,044	434,000	3,276,044 00	123,800	.....	123,800
1920.....	122,000	292,000 00	.....	508,000	446,000	1,338,000 00	200,385	.....	200,385
	3,781,918	12,281,903 25	210,000	7,805,944	5,948,802	30,028,567 25	1,891,521	5,114	1,896,635

NOTE.—(a) New Brunswick coinage. (b) Nova Scotia coinage. (c) Prince Edward Island coinage. (d) Recoined from withdrawn 20 cent pieces of the nominal value of \$17,074. (e) Recoined from withdrawn 20 cent pieces of the nominal value of \$15,000. (f) Including \$18,895, recoined from withdrawn 20 cent pieces of the nominal value of \$9,500 and worn silver coin of the estimated value of \$10,500. (g) Partly produced from worn silver coin of the nominal value of \$11,686.75. (h) Partly produced from worn silver coin of the nominal value of \$2,000. (i) Including \$4,525, produced from old copper and bronze coin. (j) Coined at the Mint, Birmingham.

Appendix No. 36

STATEMENT showing amount of United States silver and bronze coin withdrawn from circulation in Canada and exported during the period from April 1, 1915, to March 31, 1921, together with the expenditure in connection therewith

	1915-16	1916-17	1917-18	1918-19	1919-20	Totals 1910-20
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Ontario.....	524,532 81	562,070 66	532,953 36	327,522 11	199,055 79	5,361,718 73
Quebec.....	158,351 69	145,871 48	160,058 06	139,160 49	135,696 69	1,743,773 99
Nova Scotia.....	27,610 75	25,398 85	19,338 38	30,014 30	15,555 90	230,190 40
New Brunswick.....	36,052 15	27,943 00	26,402 30	59,246 60	20,849 91	319,598 71
Manitoba.....	181,105 01	171,870 28	172,230 62	112,165 05	113,405 16	1,820,389 07
British Columbia.....	309,148 47	319,568 30	347,911 65	123,517 08	136,166 26	3,587,667 26
Alberta.....	46,294 65	66,774 30	54,151 45	27,593 22	24,420 57	652,852 17
Saskatchewan.....	39,747 77	50,230 61	53,433 40	31,952 63	24,946 80	521,308 38
Prince Edward Island.....	100 00	100 00	.....	1,025 00	1,820 00	3,985 00
Yukon.....	1,630 00	4,700 00	1,197 00	1,442 00	2,932 00	11,901 00
Total.....	1,324,573 30	1,374,527 48	1,367,676 22	853,638 48	674,849 08	14,253,384 71
Commission paid.....	4,966 79	5,154 23	5,128 37	3,201 01	2,530 56	53,443 64
Express charges.....	5,312 97	5,360 81	4,762 58	3,699 95	3,191 69	54,685 09
Total.....	10,279 76	10,515 04	9,890 95	6,900 96	5,722 25	108,128 73

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Appendix No. 37

No. 1.—PROVINCE OF ONTARIO—Subsidy Account.

Date	—	Dr.	Cr.
		\$ cts.	\$ cts.
1920			
July 1....	By $\frac{1}{2}$ year's subsidy on population of 2,523,274 (Census 1911)— 2,500,000 at 80 cents per head per annum.....\$1,000,000 00 23,274 at 60 cents per head per annum.....6,982 20		
	By $\frac{1}{2}$ year's allowance under 47 Vic., cap. 4.....		1,006,982 20
	$\frac{1}{2}$ year's allowance under B.N.A. Act, 1907.....		71,207 24
" 2....	To Cash.....	1,198,189 44	120,000 00
1921			
Jan. 1....	By $\frac{1}{2}$ year's subsidy and allowances as above.....		1,198,189 44
" 2....	To Cash.....	1,198,189 44	
		2,396,378 88	2,396,378 88

No. 2.—PROVINCE OF QUEBEC—Subsidy Account.

Date	—	Dr.	Cr.
		\$ cts.	\$ cts.
1920			
July 1....	By $\frac{1}{2}$ year's subsidy on population of 2,002,712 at 80 cents per head per annum (Census 1911).....		801,084 80
	$\frac{1}{2}$ year's allowance under 47 Vic., cap 4.....		63,730 34
	$\frac{1}{2}$ year's allowance under B.N.A. Act, 1907..		120,000 00
" 2....	To Cash.....	984,815 14	
1921			
Jan. 1....	By $\frac{1}{2}$ year's subsidy and allowances as above.....		984,815 14
" 2....	To Cash.....	984,815 14	
		1,969,630 28	1,969,630 28

No. 3.—PROVINCE OF NOVA SCOTIA—Subsidy Account.

Date	—	Dr.	Cr.
		\$ cts.	\$ cts.
1920			
July 1....	By $\frac{1}{2}$ year's subsidy on population of 492,338 at 80 cents per head per annum (Census 1911).....		196,935 20
	By $\frac{1}{2}$ year's allowance under B.N.A. Act, 1907.....		95,000 00
	$\frac{1}{2}$ year's interest on debt allowance of \$1,055,929.12.....		26,398 23
" 2....	To Cash.....	318,333 43	
1921			
Jan. 1....	By $\frac{1}{2}$ year's subsidy and allowances as above.....		318,333 43
" 2....	To Cash.....	318,333 43	
		636,666 86	636,666 86

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No. 4.—PROVINCE OF NEW BRUNSWICK—Subsidy Account.

Date		Dr.	Cr.
1920		\$ cts.	\$ cts.
July 1....	By $\frac{1}{2}$ year's subsidy on population of 351,889 at 80 cents per head per annum (Census 1911).....		140,755 60
	By $\frac{1}{2}$ year's allowance under B.N.A. Act, 1907.....		90,000 00
	By $\frac{1}{2}$ year's allowance in lieu of export duty on lumber.....		75,000 00
	By $\frac{1}{2}$ year's interest on \$529,299.39 debt allowance.....		13,232 48
" 2....	To Cash.....	318,988 08	
1921			
Jan. 1....	By $\frac{1}{2}$ year's subsidy and allowance as above.....		318,988 08
" 2....	To Cash.....	318,988 08	
		637,976 16	637,976 16

No. 5.—PROVINCE OF MANITOBA—Subsidy Account

Date		Dr.	Cr.
1920		\$ cts	\$ cts.
July 1....	By $\frac{1}{2}$ year's subsidy on population of 613,000 at 80 cents per head Estimated population Jan. 1, 1918.....		245,200 00
" 1....	By $\frac{1}{2}$ year's allowance under B.N.A. Act, 1907.....		95,000 00
" 1....	By $\frac{1}{2}$ year's allowance as authorized by section 5, subsection 1 of "The Manitoba Boundaries Act, 1912"— In lieu of Public Lands on population between 400,000 and 800,000 ($\frac{1}{2}$ of \$562,500)..... \$281,250 00 Less $\frac{1}{2}$ year's Swamp Lands deduction of 5% per annum of \$2,769,856.66...\$69,246 41 Less $\frac{1}{2}$ year's University Lands deduction of 5% interest per annum on \$300,000..... 7,500 00 76,746 41		204,503 59
	By $\frac{1}{2}$ year's grant of 5% per annum interest on \$7,631,683.85 in lieu of debt as authorized by section 4 of "The Manitoba Boundaries Act, 1912".....		190,792 09
July 2....	To Cash.....	735,495 68	
1921			
Jan. 1....	By $\frac{1}{2}$ year's grant for its local purpose and support of its Government at the rate of 80 cents per head per annum on an estimated population of 613,000 (Jan. 1, 1918).....		245,200 00
	By $\frac{1}{2}$ year's grant as authorized by S. 1. s.s. (1) B.N.A., Act, Oct., 1907.....		95,000 00
	By $\frac{1}{2}$ year's allowance as authorized by 2 Geo. 5, Cap. 32, Sec. 5. s.s. 1, less deductions as above.....		204,503 59
	By $\frac{1}{2}$ year's grant as authorized by 2 Geo. 5, Cap. 32, Sec. 4.		190,792 09
" 2....	To Cash.....	735,495 68	
		1,470,991 36	1,470,991 36

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No. 6.—PROVINCE OF BRITISH COLUMBIA—Subsidy Account.

Date	—	Dr.	Cr.
1920		\$ cts.	\$ cts.
July 1....	By $\frac{1}{2}$ year's subsidy on population of 392,480 at 80 cents per head per annum (Census 1911).....		156,992 00
	By $\frac{1}{2}$ year's allowance under B.N.A. Act, 1907.....		90,000 00
	By $\frac{1}{2}$ year's allowance in lieu of lands as authorized by O.C., Windsor, 16th May, 1871.....		50,000 00
	By $\frac{1}{2}$ year's interest on debt allowance of 5 per cent per annum on \$583,021.40.....		14,575 53
July 2....	To Cash.....	311,567 53	
1921			
Jan. 1....	By $\frac{1}{2}$ year's subsidy and allowance as above.....		311,567 53
" 2....	To Cash.....	311,567 53	
		623,135 06	623,135 06

No. 7.—PROVINCE OF PRINCE EDWARD ISLAND—Subsidy Account.

Date	—	Dr.	Cr.
1920		\$ cts.	\$ cts.
July 1....	By $\frac{1}{2}$ year's subsidy on population of 109,078 at 80 cents per head per annum (Census 1891).....		43,631 20
	By $\frac{1}{2}$ year's allowance under B.N.A. Act, 1907.....		50,000 00
	By $\frac{1}{2}$ year's allowance in lieu of lands.....		22,500 00
	By $\frac{1}{2}$ year's additional subsidy allowance under 50-51 Vic., c. 8,.....		10,000 00
	By $\frac{1}{2}$ year's further allowance in settlement of steamship service claim under '1 Edward 7, cap. 3, section 1.....		15,000 00
July 2....	By $\frac{1}{2}$ year's interest on debt of 5% per annum on \$775,791.83.....		19,394 79
	To $\frac{1}{2}$ year's deduction on Land Account balance being 5% per annum on \$781,402.33 as authorized by O.C. Windsor, 26th June, 1873.....	19,560 05	
	To Prince Edward Island Railway for interest on the cost and maintenance of the Hillsboro River bridge as authorized by 63-64 Vic., cap. 7.....	4,875 00	
	By $\frac{1}{2}$ year's grant as authorized by 2 Geo. 5, cap. 42, sec. 2.....		50,000 00
	To Cash.....	186,090 94	
1921			
Jan. 1....	By $\frac{1}{2}$ year's subsidies and allowances as above.....		210,525 99
	To deductions as above.....	24,435 05	
" 2....	To Cash.....	186,090 94	
		421,051 98	421,051 98

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No. 8.—PROVINCE OF SASKATCHEWAN—Subsidy Account.

Date.	—	Dr.	Cr.
1920		\$ cts.	\$ cts.
July 1...	By $\frac{1}{2}$ year's subsidy on population of 744,000 at 80 cents per head per annum (estimated population Jan. 1, 1918).....		297,600 00
	By $\frac{1}{2}$ year's allowance under B.N.A. Act, 1907.....		95,000 00
July 2...	To cash.....	392,600 00	
Sept. 1...	By $\frac{1}{2}$ year's interest on debt allowance of 5% per annum on \$8,107,500.....		202,687 50
	By $\frac{1}{2}$ year's allowance in lieu of Public Lands, population between 400,000 and 800,000 as authorized by 4-5 Edward 7, cap. 42 (1905), sec. 20.....		281,250 00
	To cash.....	483,937 50	
1921			
Jan. 1...	By $\frac{1}{2}$ year's subsidy on population of 744,000 at 80 cents per head per annum (estimated population Jan. 1, 1918).....		297,600 00
	By $\frac{1}{2}$ year's allowance as above.....		95,000 00
Jan. 2...	To cash.....	392,600 00	
March 1...	By $\frac{1}{2}$ year's allowance as above.....		483,937 50
	To cash.....	483,937 50	
		1,753,075 00	1,753,075 00

No. 9.—PROVINCE OF ALBERTA—Subsidy Account.

Date	—	Dr.	Cr.
1920		\$ cts.	\$ cts.
July 1...	By $\frac{1}{2}$ year's subsidy on population of 579,000 at 80 cents per head per annum (estimated population Jan. 1, 1918).....		231,600 00
	By $\frac{1}{2}$ year's allowance under B.N.A. Act, 1907.....		95,000 00
July 2...	To cash.....	326,600 00	
Sept. 1...	By $\frac{1}{2}$ year's interest on debt allowance of 5% per annum on \$8,107,500.....		202,687 50
	By $\frac{1}{2}$ year's allowance in lieu of public lands (census 1911), population over 400,000.....		281,250 00
	To cash.....	483,937 50	
1921			
Jan. 1...	By $\frac{1}{2}$ year's subsidy on population of 579,000 at 80 cents per head per annum (estimated population Jan. 1, 1918).....		231,600 00
	By $\frac{1}{2}$ year's allowance as above.....		95,000 00
Jan. 2...	To cash.....	326,600 00	
March 1...	By $\frac{1}{2}$ year's allowance as above.....		483,937 50
	To cash.....	483,937 50	
		1,621,075 00	1,621,075 00

SUBSIDY ALLOWANCES from July 1, 1867, to close of Fiscal Year ended March 31, 1921.

Province	Allowances for Government	Allowances per head of Population	Special Grants	Interest on Debt Allowances	Total
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Ontario.....	6,560,000 00	71,799,986 39		3,034,715 90	81,394,702 29
Quebec.....	6,160,000 00	56,868,281 60		3,539,803 37	66,568,084 97
Nova Scotia.....	5,060,000 00	17,890,483 20	826,980 00	2,493,593 10	26,274,056 30
New Brunswick.....	4,520,000 00	13,695,342 40	7,830,000 00	1,053,590 52	27,098,932 92
British Columbia.....	3,660,000 00	6,314,480 00	6,000,000 00	1,467,336 84	17,441,816 84
Prince Edward Island.....	2,420,000 00	4,091,030 40	2,637,865 74	2,059,791 27	11,208,687 41
Saskatchewan.....	2,711,666 67	6,540,223 60	8,343,750 00	6,486,000 00	24,081,640 27
Alberta.....	2,686,666 67	5,210,756 67	7,875,000 00	6,486,000 00	22,258,423 34
Manitoba.....	4,265,000 00	9,936,359 20	9,146,633 34	8,390,005 31	31,737,997 85
	38,043,333 34	192,346,943 46	42,660,229 08	35,013,836 31	308,064,342 19

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Appendix

THE DOMINION

BALANCE SHEET

ASSETS—

Cash on hand and in banks.....	\$ 156,652,549 44
Specie Reserve.....	105,067,643 67
Advances to Provinces, Banks, etc.....	157,373,093 55
Advances to Imperial and Foreign Governments.....	211,173,197 75
Soldiers Land Settlement Loans.....	42,736,632 43
Miscellaneous Current Accounts.....	95,338,539 78

Balance being Net Debt March 31, 1920, (Exclusive of
interest accrued and outstanding) carried forward... 2,248,573,054 51

\$ 3,016,914,711 13

Public Works—Canals.....	\$ 129,519,871 80
Public Works—Railways.....	413,529,930 85
Public Works—Miscellaneous.....	138,206,338 27
Military Property and Stores.....	11,885,192 76
Territorial Accounts.....	9,895,947 68
Railway Accounts (old).....	88,397,169 62
Railway Accounts (Loans Non-active).....	272,918,575 42
Miscellaneous Investments (Non-active).....	11,033,818 58

Balance Consolidated Fund as at
March 31, 1919..... \$852,145,501 18
Added to March 31, 1920..... 321,040,708 35

Total to March 31, 1920..... 1,173,186,209 53

\$2,248,573,054 51

The above Balance Sheet has been re-arranged in a form corresponding to the
The difference in the Net Debt is explained in the Report of the Deputy

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No. 38

OF CANADA

MARCH 31, 1920

LIABILITIES—

Dominion Notes in circulation.....	\$	311,932,791	92
Bank Circulation Redemption Fund.....		5,958,543	15
Post Office Money Orders, Postal Notes, etc., outstanding.....		3,584,885	42
Savings Bank Deposits.....		42,334,812	55
Insurance and Superannuation Funds.....		12,393,970	41
Trust Funds.....		16,069,539	60
Contingent Funds.....		2,108,171	66
Province Accounts.....		9,624,153	30
Miscellaneous Current Accounts.....		8,846,589	15
Temporary Loans.....		88,862,000	00
Funded Debt.....		2,515,005,952	69
Interest Due and Unpaid.....		193,301	28
		<hr/>	
		\$3,016,914,711	13

Balance Net Debt March 31, 1920, brought forward..... \$2,248,573,054 51

\$2,248,573,054 51

Balance Sheet for the Year ended March 31, 1921, to facilitate comparison.
Minister of Finance.

CANADA

ESTIMATES

FOR THE

FISCAL YEAR ENDING MARCH 31,

1923

PRINTED BY ORDER OF PARLIAMENT



OTTAWA
F. A. ACLAND
PRINTER TO THE KING'S MOST EXCELLENT MAJESTY
1922

ESTIMATES

FOR THE FISCAL YEAR ENDING MARCH 31, 1923

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SUMMARY

Of the Estimated Expenditure of the Fiscal Year ending March 31, 1923, together with the sums granted for the Fiscal Year ending March 31, 1922, and a statement showing the Increase and Decrease for each Service

Number	Service	To be voted 1922-23	Authorized by Statute 1922-23	Total — 1922-23		Total — 1921-22	Compared with Estimates of 1921-22	
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	Increase	Decrease
I	Interest on Public Debt, including Sinking Funds		140,570,734 00	140,570,734 00	142,800,127 20			
II	Charges of Management	965,000 00		965,000 00	816,375 00	148,425 00		2,220,393 20
III	Civil Government	10,723,338 50	363,066 66	11,086,405 16	11,035,148 98	51,256 18		
IV	Administration of Justice	86,333 34	2,113,800 00	2,200,133 34	2,187,947 64	12,185 70		
V	Penitentiaries	1,670,900 00		1,670,900 00	1,382,000 00	288,900 00		
VI	Legislation	988,880 00	1,367,000 00	2,355,880 00	2,361,872 00	127,360 50		5,992 00
VII	Agriculture	4,984,500 00	1,100,000 00	6,084,500 00	5,957,139 50	344,000 00		
VIII	Immigration and Colonization	2,008,190 00		2,008,190 00	1,664,190 00	344,000 00		
IX	Health	755,065 00		755,065 00	723,940 00	31,125 00		
X	Pensions	33,122,247 41	757,699 01	33,879,946 42	32,264,624 84	1,615,321 58		
XI	Superannuation	68,000 00	850,000 00	918,000 00	850,000 00	68,000 00		
XII	Militia and Defence	10,788,400 00		10,788,400 00	11,954,178 75			1,165,778 75
XIII	Railways and Canals—Income	90,718,555 00	58,500 00	90,777,055 00	168,269,790 72			77,492,735 72
XIV	Public Works—Income	9,817,319 77	243,921 34	10,061,241 11	13,188,486 42			3,127,245 31
XV	Public Works—Income	1,100,775 66		1,100,775 66	1,050,800 66	49,975 00		
XVI	Mail Subsidies and Steamship Subventions	2,701,400 00		2,701,400 00	3,726,980 00			1,025,580 00
XVII	Naval Service	1,788,300 00		1,788,300 00	1,953,300 00			165,000 00
XVIII	Ocean and River Service	2,549,900 00		2,549,900 00	2,467,100 00	82,800 00		
XIX	Lighthouse and Coast Service	693,825 00		693,825 00	684,535 00	9,290 00		
XX	Scientific Institutions	114,810 00		114,810 00	108,810 00	6,000 00		
XXI	Steamboat Inspection	1,199,000 00		1,199,000 00	1,435,000 00			76,000 00
XXII	Fisheries		160,000 00	160,000 00	11,490,800 48			94,660 00
XXIII	Subsidies to Provinces		11,490,800 48	11,490,800 48	781,600 00			
XXIV	Mines and Geological Survey	686,940 00		686,940 00	1,522,000 00			
XXV	Labour	372,000 00	1,150,000 00	1,522,000 00	1,522,000 00			
XXVI	Indians	2,590,449 00	205,290 00	2,795,739 00	2,795,739 00			
XXVII	Royal Canadian Mounted Police	2,991,599 11		2,991,599 11	3,527,570 75			535,971 64
XXVIII	Government of the Northwest Territories	183,500 00		183,500 00	208,170 00			24,670 00
XXIX	Government of the Yukon Territory	160,000 00		160,000 00	120,000 00	40,000 00		

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XXXII. Dominion Lands and Parks.....	4,936,950 00	4,936,950 00	5,128,900 00	191,950 00
XXXIII. Soldiers' Land Settlement.....	12,000,000 00	.....	12,000,000 00	35,017,000 00	.....	23,017,000 00
XXXIV. Soldiers' Civil Re-Establishment.....	15,148,500 00	.....	15,148,500 00	20,105,000 00	.....	4,956,500 00
XXXV. Air Board.....	1,000,000 00	.....	1,000,000 00	1,025,000 00	.....	25,000 00
XXXVI. Miscellaneous.....	13,593,675 00	555,000 00	14,148,675 00	28,231,682 43	.....	14,083,007 43
XXXVII. Customs and Excise.....	6,874,204 00	.....	6,874,204 00	6,782,195 00	92,009 00	.....
XXXVIII. Railways and Canals—Collection of Revenue.....	9,267,000 00	.....	9,267,000 00	9,270,000 00	.....	3,000 00
XXXIX. Public Works—Collection of Revenue.....	1,117,800 00	.....	1,117,800 00	1,127,300 00	.....	9,500 00
XL. Post Office.....	28,833,200 40	.....	28,833,200 40	29,533,671 25	.....	700,470 85
XLI. Trade and Commerce.....	3,152,075 33	.....	3,152,075 33	4,513,653 33	.....	1,363,578 00
Total Consolidated Revenue.....	279,752,632 52	160,985,871 49	440,738,504 01	568,664,888 95	.....	127,926,384 94
XIII. Railways and Canals—Capital.....	14,064,000 00	.....	14,064,000 00	11,818,532 39	2,245,467 61	.....
XV. Public Works—Capital.....	2,691,000 00	.....	2,691,000 00	5,409,349 60	.....	2,718,349 60
XX. Public Works—Capital—Marine Department.....	1,078,055 00	.....	1,078,055 00	11,018,000 00	.....	9,939,945 00
Total, Capital.....	17,833,055 00	.....	17,833,055 00	28,245,881 99	.....	10,412,826 99
Total Consolidated Revenue and Capital.....	297,585,687 52	160,985,871 49	458,571,559 01	596,910,770 94	.....	138,339,211 93
Adjustment of War Claims.....	8,411,800 00	.....	8,411,800 00	8,524,880 00	.....	113,080 00
Grand Total.....	305,997,487 52	160,985,871 49	466,983,359 01	605,435,650 94	.....	138,452,291 93
Redemption of Debt.....	326,655,500 00	.....	.....	.....	.....	.....

I—INTEREST ON PUBLIC DEBT

Details	1922-23	1921-22	Compared with Estimates of 1921-1922	
			Increase	Decrease
INTEREST ON PUBLIC DEBT	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Funded Debt payable in London.....	12,237,780 10	12,237,780 10		
Funded Debt payable in Canada.....	108,605,180 67	113,430,531 87		4,825,351 20
Funded Debt payable in New York.....	5,843,700 00	7,918,650 00		2,074,950 00
Other Liabilities.....	11,536,809 65	7,026,201 65	4,510,608 00	
	138,223,470 42	140,613,163 62		2,389,693 20
PREMIUM, DISCOUNT AND EXCHANGE				
Probable amount required.....	5,000 00	5,000 00		
SINKING FUNDS				
<i>Loan of 1884</i>				
½ of one per cent on \$23,467,206.27 (1 year).....\$	117,336 04			
Investment of dividends.....	375,000 00			
	492,336 04	467,036 04	25,300 00	
<i>Loan of 1930-50</i>				
½ of one per cent on \$137,058,841.00 (1 year).....\$	685,294 21			
Investment of dividends.....	470,000 00			
	1,155,294 21	1,065,294 21	90,000 00	
<i>Loan of 1940-60</i>				
½ of one per cent on \$93,926,666.66 (1 year).....\$	469,633 33			
Investment of dividends.....	225,000 00			
	694,633 33	649,633 33	45,000 00	
	2,342,263 58	2,181,963 58	160,300 00	
SUMMARY				
Interest on Public Debt.....	138,223,470 42	140,613,163 62		2,389,693 20
Premium, Discount and Exchange.....	5,000 00	5,000 00		
Sinking Funds.....	2,342,263 58	2,181,963 58	160,300 00	
	140,570,734 00	142,800,127 20		2,229,393 20
<i>Redemption of Debt</i>				
Victory Loan 1917, due Dec. 1, 1922.....	182,835,500 00			
Temporary Loans:—				
Treasury Bills, due Oct. 1	24,605,000 00			
“ Oct. 15	49,215,000 00			
“ Nov. 2	35,000,000 00			
“ Nov. 15	35,000,000 00			
	143,820,000 00			
	326,655,500 00			

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II—CHARGES OF MANAGEMENT

Amount to be voted.....\$965,000 00

No. of Vote.	Details	1922-23	1921-22	Compared with Estimates of 1921-22	
				Increase	Decrease
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
1	Office of the Assistant Receivers General and Country Savings Banks—				
	Salaries.....	110,000 00	112,575 00	.....	2,575 00
	Contingencies.....	15,000 00	15,000 00		
	Printing Dominion Notes.....	400,000 00	400,000 00		
	Printing, Advertising, Inspection, Ex- press, etc.....	150,000 00	100,000 00	50,000 00	
	Commission for payment of interest on Public Debt, purchase of Sinking Funds, Auditing.....	100,000 00	100,000 00		
	Brokerage on purchase of Sinking Funds.....	7,000 00	6,000 00	1,000 00	
	English Bill Stamps, postage, etc.....	3,000 00	3,000 00		
	Clerical Assistance in connection with transfer and registration of bonds, etc., and with flotation of loans, appointments for the purposes may be made without reference to and notwithstanding anything to the contrary in the <i>Civil Service Act</i> ...	180,000 00	80,000 00	100,000 00	
		965,000 00	816,575 00	148,425 00	

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III—CIVIL GOVERNMENT—Continued

No. of vote	Department	Details on page number	1922-23	1921-22	Compared with Estimates of 1921-22	
					Increase	Decrease
			\$ cts.	\$ cts.	\$ cts.	\$ cts.
	Brought forward.....		6,973,059 50	6,728,865 82	311,110 00	66,916 32
19	Mines—					
	Salaries.....	98	508,162 50	490,290 00	17,872 50	
	Contingencies.....		6,700 00	6,000 00	700 00	
20	Post Office—					
	Salaries.....	101	1,118,648 00	1,297,146 00		178,498 00
	Contingencies.....		168,000 00	156,000 00	12,000 00	
21	Annuities—Salaries.....	102	22,320 00	21,560 00	760 00	
22	Trade and Commerce—					
	Salaries.....	103	418,020 00	390,542 50	27,477 50	
	Contingencies.....		22,000 00	22,000 00		
23	Patent and Copyright—					
	Salaries.....	106	171,095 00	161,292 50	9,802 50	
	Contingencies.....		35,000 00	35,000 00		
24	Labour—					
	Salaries.....	107	258,755 00	233,750 00	25,005 00	
	Contingencies.....		45,500 00	45,500 00		
25	High Commissioner's Office—					
	Salaries.....	109	25,640 00	25,130 00	510 00	
	Contingencies.....		76,586 00	76,586 00		
26	Insurance—					
	Salaries, including Superintendent of Insurance, \$1,000 additional to salary authorized by 7-8 Edw. VII, Chap. 69.....	110	61,385 00	58,875 00	2,510 00	
	Contingencies.....		56,000 00	50,200 00	5,800 00	
27	External Affairs—					
	Salaries.....	111	74,030 00	72,320 00	1,710 00	
	Contingencies.....		36,000 00	46,000 00		10,000 00
28	Public Archives—					
	Salaries.....	112	67,680 00	66,322 00	1,358 00	
	Contingencies.....		12,000 00	17,550 00		5,550 00
29	Soldiers' Civil Re-establishment—					
	Salaries.....	113	30,820 00	61,660 00		30,840 00
	Contingencies.....		10,000 00	10,000 00		
30	Civil Service Commission—					
	Salaries.....	114	177,630 00	200,070 00		22,440 00
	Contingencies.....		130,000 00	160,000 00		30,000 00
31	Health—					
	Salaries.....	115	147,307 50	157,422 50		10,115 00
	Contingencies.....		71,000 00	82,000 00		11,000 00
			10,723,338 50	10,672,682 32	51,256 18	

III—CIVIL GOVERNMENT—*Concluded*

	1922-23	1921-22	Compared with Estimates of 1921-22	
			Increase	Decrease
EXPENDITURE AUTHORIZED BY STATUTE	\$ cts.	\$ cts.	\$ cts.	\$ cts.
The Salary of the Governor General	48,666 66	48,666 66		
“ High Commissioner of Canada in England.....	10,000 00	10,000 00		
“ Lieut.-Governor of Ontario.....	10,000 00	10,000 00		
“ “ Quebec.....	10,000 00	10,000 00		
“ “ Nova Scotia	9,000 00	9,000 00		
“ “ New Bruns- wick.....	9,000 00	9,000 00		
“ “ Manitoba...	9,000 00	9,000 00		
“ “ British Col- umbia...	9,000 00	9,000 00		
“ “ Prince Ed- ward Isl- and.....	7,000 00	7,000 00		
“ “ Alberta.....	9,000 00	9,000 00		
“ “ Saskatche- wan.....	9,000 00	9,000 00		
“ Eighteen Ministers, 1 at \$15,000, 17 at \$10,000	185,000 00	185,000 00		
“ Solicitor General.....	7,000 00	7,000 00		
“ Governor General's Secretary..	2,400 00	2,400 00		
“ Auditor General.....	5,000 00	5,000 00		
“ Superintendent of Insurance.....	5,000 00	5,000 00		
“ Civil Service Commissioners, 1 at \$7,000, 2 at \$6,000.....	19,000 00	19,000 00		
	363,066 66	363,066 66		
SUMMARY				
To be voted.....	10,723,338 50	10,672,082 32	51,256 18	
Authorized by Statute.....	363,066 66	363,066 66		
	11,086,405 16	11,035,148 98	51,256 18	

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IV—ADMINISTRATION OF JUSTICE

Amount to be voted.....\$86,333 34

No. of Vote.	Details	1922-23	1921-22	Compared with Estimates of 1921-22	
				Increase	Decrease
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
	(A) EXPENDITURE FOR WHICH VOTES ARE REQUIRED				
32	Miscellaneous expenditure.....	10,000 00	10,000 00		
	Living allowance for judge of Atlin District, B.C.....	1,200 00	1,200 00		
	Appropriations not required for 1922-23.....		2,814 30		2,814 30
	<i>Supreme Court of Canada</i>				
33	Contingencies and disbursements, sal- aries of officers (sheriffs, etc.), books, magazines, etc., for judges, not exceeding \$300.....	7,500 00	7,500 00		
	Law books and books of reference for Library and binding of same.....	10,000 00	8,000 00	2,000 00	
	Printing, binding and distributing Court Reports.....	10,000 00	7,500 00	2,500 00	
	<i>Exchequer Court of Canada</i>				
34	Contingencies—judges' travelling ex- penses, remuneration to sheriffs, etc., printing, stationery, etc., and \$150 for judges' books.....	6,000 00	6,000 00		
	Miscellaneous expenses, Exchequer Court in Admiralty.....	500 00	500 00		
	Salary of Marshal in Admiralty, Quebec.....	333 34	333 34		
	Printing, binding and distributing Court Reports.....	4,000 00	4,000 00		
	<i>Yukon Territory</i>				
35	Travelling allowance of judge.....	500 00	500 00		
	Living allowance of judge.....	5,000 00	5,000 00		
	Salaries, Territorial Court, sheriff and clerk, \$4,000 each: stenographer, \$2,000.....	10,000 00	10,000 00		
	Living allowances of court officers and police magistrate.....	5,300 00	6,800 00		1,500 00
	Miscellaneous expenditure.....	16,000 00	20,000 00		4,000 00
		86,333 34	90,147 64		3,814 30

IV—ADMINISTRATION OF JUSTICE—*Continued*

Details	1922-23	1921-22	Compared with Estimates of 1921-22	
			Increase	Decrease
(B) EXPENDITURE AUTHORIZED BY STATUTE	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Supreme Court of Canada</i>				
Salary of Chief justice of Canada.....	15,000 00	15,000 00		
“ 5 puisne judges at \$12,000.....	60,000 00	60,000 00		
<i>Exchequer Court of Canada</i>				
Salary of the President.....	10,000 00	10,000 00		
“ 1 puisne judge.....	9,000 00	9,000 00		
“ 5 local judges in Admiralty.....	3,400 00	5,400 00		2,000 00
Travelling allowances, Admiralty judges.....	400 00	400 00		
<i>Province of Ontario</i>				
<i>Supreme Court of Ontario—</i>				
Salary of Chief Justice of Ontario.....	10,000 00	10,000 00		
“ 4 justices of Appeal at \$9,000....	36,000 00	36,000 00		
“ Chief Justice of the Exchequer.....	10,000 00	10,000 00		
“ “ Common Pleas.....	10,000 00	10,000 00		
“ 12 judges of High Court Division at \$9,000.....	108,000 00	108,000 00		
<i>County Courts—</i>				
Salary of 68 judges and junior judges of County and District Courts at \$5,000	340,000 00	350,000 00		10,000 00
Travelling allowances.....	27,000 00	27,000 00		
<i>Province of Quebec</i>				
<i>Court of King's Bench—</i>				
Salary of Chief Justice.....	10,000 00	10,000 00		
“ 11 judges at \$9,000.....	99,000 00	99,000 00		
<i>Superior Court—</i>				
Salary of Chief Justice.....	10,000 00	10,000 00		
“ Acting Chief Justice.....	10,000 00	10,000 00		
“ 35 judges at \$9,000.....	315,000 00	315,000 00		
<i>Circuit Court, Montreal—</i>				
Salary of 4 judges, 1 at \$6,000, 3 at \$5,500..	22,500 00	22,500 00		
Travelling allowances.....	20,000 00	20,000 00		
<i>Province of Nova Scotia</i>				
<i>Supreme Court—</i>				
Salary of Chief Justice.....	10,000 00	10,000 00		
“ 6 judges at \$9,000.....	54,000 00	54,000 00		
“ judge of Court of Divorce.....	500 00	500 00		
<i>County Courts—</i>				
Salary of 7 judges at \$5,000.....	35,000 00	35,000 00		
Travelling allowances.....	5,000 00	5,000 00		
<i>Province of New Brunswick</i>				
<i>Supreme Court—</i>				
Salary of Chief Justice of New Brunswick	10,000 00	10,000 00		
“ 2 judges of Appeal at \$9,000....	18,000 00	18,000 00		
“ Chief Justice K.B. Division....	10,000 00	10,000 00		
“ 3 judges K.B. Division at \$9,000	27,000 00	27,000 00		
“ Judge of Court of Divorce.....	500 00	500 00		
<i>County Courts—</i>				
Salary of 6 judges at \$5,000.....	30,000 00	30,000 00		
Travelling allowances.....	8,000 00	8,000 00		
Carried forward.....	1,333,300 00	1,345,300 00		12,000 00

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IV—ADMINISTRATION OF JUSTICE—*Concluded*

Details	1922-23	1921-22	Compared with Estimates of 1921-22	
			Increase	Decrease
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Brought forward.....	1,333,300 00	1,345,300 00		12,000 00
<i>Province of Manitoba</i>				
Court of Appeal—				
Salary of Chief Justice.....	10,000 00	10,000 00		
“ 4 judges at \$9,000.....	36,000 00	36,000 00		
Court of King's Bench—				
Salary of Chief Justice.....	10,000 00	10,000 00		
“ 5 judges at \$9,000.....	45,000 00	45,000 00		
County Courts—				
Salary of 10 judges at \$5,000.....	50,000 00	50,000 00		
Travelling allowances.....	5,000 00	5,000 00		
<i>Province of British Columbia</i>				
Court of Appeal—				
Salary of Chief Justice.....	10,000 00	10,000 00		
“ 4 judges at \$9,000.....	36,000 00	36,000 00		
Supreme Court—				
Salary of Chief Justice.....	10,000 00	10,000 00		
“ 5 judges at \$9,000.....	45,000 00	45,000 00		
County Courts—				
Salary of 14 judges at \$5,000.....	70,000 00	70,000 00		
Travelling allowances.....	18,000 00	18,000 00		
<i>Province of Prince Edward Island</i>				
Supreme Court—				
Salary of Chief Justice.....	10,000 00	10,000 00		
“ 2 assistant judges at \$9,000.....	18,000 00	18,000 00		
County Courts—				
Salary of 3 judges at \$5,000.....	15,000 00	15,000 00		
Travelling allowances.....	1,500 00	1,500 00		
<i>Province of Saskatchewan</i>				
Court of Appeal—				
Salary of Chief Justice.....	10,000 00	10,000 00		
“ 3 judges at \$9,000.....	27,000 00	27,000 00		
Court of King's Bench—				
Salary of Chief Justice.....	10,000 00	10,000 00		
“ 6 judges at \$9,000.....	54,000 00	45,000 00	9,000 00	
District Courts—				
Salary of 18 judges at \$5,000.....	90,000 00	90,000 00		
Travelling allowances.....	11,000 00	11,000 00		
<i>Province of Alberta</i>				
Supreme Court—				
Salary of Chief Justice of Alberta.....	10,000 00		10,000 00	
“ 4 justices of Appeal at \$9,000.....	36,000 00		36,000 00	
“ Chief Justice of Trial Division.....	10,000 00		10,000 00	
“ 5 justices at \$9,000.....	45,000 00		45,000 00	
Supreme Court salaries 1921-2.....		82,000 00		82,000 00
District Courts—				
Salary of 12 judges at \$5,000.....	60,000 00	60,000 00		
Travelling allowances.....	17,000 00	17,000 00		
<i>Yukon Territory</i>				
Territorial Court—				
Salary of judge.....	7,000 00	7,000 00		
Police Court—				
Salary of magistrate at Whitehorse.....	4,000 00	4,000 00		
	2,113,800 00	2,097,800 00	16,000 00	
SUMMARY				
To be voted.....	86,333 34	90,147 64		3,814 30
Authorized by statute.....	2,113,800 00	2,097,800 00	16,000 00	
	2,200,133 34	2,187,947 64	12,185 70	

V—PENITENTIARIES

Amount to be voted.....\$1,670,900 00

No. of Vote	Details	1922-23	1921-22	Compared with Estimates of 1921-22	
				Increase	Decrease
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
36	Kingston.....	433,000 00	382,500 00	50,500 00	
	St. Vincent de Paul.....	408,000 00	305,000 00	103,000 00	
	Dorchester.....	279,500 00	205,800 00	73,700 00	
	Manitoba.....	191,500 00	152,000 00	39,500 00	
	British Columbia.....	126,000 00	105,000 00	21,000 00	
	Alberta.....	5,000 00	5,000 00		
	Saskatchewan.....	226,500 00	215,500 00	11,000 00	
	General.....	1,400 00	800 00	600 00	
	<i>Appropriation not required for 1922-23.....</i>		10,400 00		10,400 00
	KINGSTON	1,670,900 00	1,382,000 00	288,900 00	
	Salaries and retiring allowances.....	167,000 00	151,500 00	15,500 00	
	Uniforms and mess.....	8,000 00	8,000 00		
	Maintenance of convicts.....	95,000 00	80,000 00	15,000 00	
	Discharge expenses.....	7,000 00	7,000 00		
	Working expenses.....	70,000 00	70,000 00		
	Industries.....	25,000 00	25,000 00		
	Lands, buildings and equipment.....	60,000 00	40,000 00	20,000 00	
	Miscellaneous.....	1,000 00	1,000 00		
		433,000 00	382,500 00	50,500 00	
	ST. VINCENT DE PAUL				
	Salaries and retiring allowances.....	137,000 00	115,000 00	22,000 00	
	Uniforms and mess.....	6,000 00	5,000 00	1,000 00	
	Maintenance of convicts.....	85,000 00	70,000 00	15,000 00	
	Discharge expenses.....	4,000 00	4,000 00		
	Working expenses.....	55,000 00	55,000 00		
	Industries.....	20,000 00	15,000 00	5,000 00	
	Lands, buildings and equipment.....	100,000 00	40,000 00	60,000 00	
	Miscellaneous.....	1,000 00	1,000 00		
		408,000 00	305,000 00	103,000 00	
	DORCHESTER				
	Salaries and retiring allowances.....	92,000 00	83,000 00	9,000 00	
	Uniforms and mess.....	5,000 00	4,000 00	1,000 00	
	Maintenance of convicts.....	55,000 00	40,000 00	15,000 00	
	Discharge expenses.....	3,500 00	3,500 00		
	Working expenses.....	25,000 00	15,000 00	10,000 00	
	Industries.....	15,000 00	10,000 00	5,000 00	
	Lands, buildings and equipment.....	83,000 00	50,000 00	33,000 00	
	Miscellaneous.....	1,000 00	300 00	700 00	
		279,500 00	205,800 00	73,700 00	
	MANITOBA				
	Salaries and retiring allowances.....	80,000 00	68,000 00	12,000 00	
	Uniforms and mess.....	4,000 00	3,500 00	500 00	
	Maintenance of convicts.....	25,000 00	25,000 00		
	Discharge expenses.....	3,500 00	3,500 00		
	Working expenses.....	20,000 00	15,000 00	5,000 00	
	Industries.....	8,000 00	6,000 00	2,000 00	
	Lands, buildings and equipment.....	50,000 00	30,000 00	20,000 00	
	Miscellaneous.....	1,000 00	1,000 00		
		191,500 00	152,000 00	39,500 00	

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V—PENITENTIARIES—*Concluded*

Details	1922-23	1921-22	Compared with Estimates of 1921-22	
			Increase	Decrease
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
BRITISH COLUMBIA				
Salaries and retiring allowances.....	64,000 00	61,000 00	3,000 00	
Uniforms and mess.....	3,500 00	3,500 00		
Maintenance of convicts.....	20,000 00	15,000 00	5,000 00	
Discharge expenses.....	3,000 00	3,000 00		
Working expenses.....	10,000 00	7,000 00	3,000 00	
Industries.....	4,500 00	4,500 00		
Lands, buildings and equipment.....	20,000 00	10,000 00	10,000 00	
Miscellaneous.....	1,000 00	1,000 00		
	126,000 00	105,000 00	21,000 00	
ALBERTA				
Salaries and retiring allowances and the expenses incident to the care and disposal of site of institution.....	5,000 00	5,000 00		
SASKATCHEWAN				
Salaries and retiring allowances.....	76,000 00	68,000 00	8,000 00	
Uniforms and mess.....	7,000 00	6,000 00	1,000 00	
Maintenance of convicts.....	25,000 00	20,000 00	5,000 00	
Discharge expenses.....	2,500 00	2,500 00		
Working expenses.....	20,000 00	18,000 00	2,000 00	
Industries.....	15,000 00	10,000 00	5,000 00	
Lands, buildings and equipment.....	80,000 00	90,000 00		10,000 00
Miscellaneous.....	1,000 00	1,000 00		
	226,500 00	215,500 00	11,000 00	
GENERAL				
Office expenses.....	1,100 00	500 00	600 00	
Assistance to paroled and discharged convicts	300 00	300 00		
	1,400 00	800 00	600 00	

VI—LEGISLATION

Amount to be voted.....\$988,880 00

No. of Vote	Details	1922-23	1921-22	Compared with Estimates of 1921-22	
				Increase	Decrease
	(A) ESTIMATES OF EXPENDITURE FOR WHICH VOTES ARE REQUIRED.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
	SENATE				
37	Salaries and contingent expenses.....	166,205 00	160,035 00	6,170 00	
	HOUSE OF COMMONS				
	Salaries.....	243,155 00	241,135 00	2,020 00	
	Expenses of Committees, extra Ses- sional Clerks, etc.....	77,000 00	77,600 00		600 00
38	Contingencies.....	46,885 00	63,885 00		17,000 00
	Publishing Debates.....	60,000 00	60,000 00		
	Estimates of the Sergeant-at-Arms....	179,350 00	176,737 00	2,613 00	
		606,390 00	619,357 00		12,967 00
	LIBRARY OF PARLIAMENT				
	Salaries.....	42,785 00	41,980 00	805 00	
	Books for the General Library, includ- ing binding.....	18,000 00	18,000 00		
39	Books for the Library of American History.....	1,000 00	1,000 00		
	Contingencies.....	12,500 00	12,500 00		
	To provide for the cost of printing re- ports.....	1,000 00	1,000 00		
		75,285 00	74,480 00	805 00	
	GENERAL				
40	Printing, printing paper, and binding..	125,000 00	125,000 00		
	Printing, binding and distributing the annual statutes.....	16,000 00	16,000 00		
		141,000 00	141,000 00		
	(B) AUTHORIZED BY STATUTE				
	SENATE				
	Salary of the Speaker.....	6,000 00	6,000 00		
	Indemnity to Senators.....	384,000 00	384,000 00		
	Transportation expenses of Senators....	5,000 00	5,000 00		
		395,000 00	395,000 00		
	HOUSE OF COMMONS				
	Salary of the Speaker.....	6,000 00	6,000 00		
	Salary of Deputy Speaker.....	4,000 00	4,000 00		
	Indemnity to Members, including addi- tional indemnity to Leader of Opposition.....	950,000 00	950,000 00		
	Travelling allowances.....	12,000 00	12,000 00		
		972,000 00	972,000 00		
	SUMMARY				
	Senate.....	166,205 00	160,035 00	6,170 00	
	House of Commons.....	606,390 00	619,357 00		12,967 00
	Library of Parliament.....	75,285 00	74,480 00	805 00	
	General.....	141,000 00	141,000 00		
	Total to be voted.....	988,880 00	994,872 00		5,992 00
	Authorized by Statute.....	1,367,000 00	1,367,000 00		
		2,355,880 00	2,361,872 00		5,992 00

SESSIONAL PAPER No. 3

VI—LEGISLATION—Continued

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
			\$ cts.	\$ cts.
SALARIES AND CONTINGENCIES OF THE SENATE				
<i>Officers of the Senate</i>				
1	1	Clerk of the Senate, Clerk of the Parliaments.....	6,000 00	6,000 00
1	1	Deputy Clerk, First Clerk Assistant.....	4,620 00	4,440 00
1	1	Law Clerk of the Senate.....	4,200 00	4,200 00
1	1	Second Clerk Assistant, English Translator.....	4,620 00	4,440 00
1	1	Gentleman Usher of the Black Rod.....	4,020 00	3,840 00
1	1	Sergeant-at-Arms.....	2,880 00	2,880 00
<i>Accounts, Committees and Journals Branch</i>				
1	1	Chief Accountant.....	4,020 00	3,840 00
1	1	Chief Clerk of Committees.....	4,020 00	3,840 00
1	1	Clerk of English Minutes of Proceedings and Journals.....	2,775 00	2,675 00
1	1	Clerk of French Minutes of Proceedings and Journals.....	2,280 00	2,160 00
1	1	Senior Supplies Clerk.....	1,680 00	1,680 00
1	1	Senior Account Clerk.....	1,500 00	1,440 00
1	1	Senior Clerk-Stenographer.....	1,500 00	1,440 00
1	1	Senior Law Clerk-Stenographer.....	1,560 00	1,500 00
<i>Debates Branch</i>				
1	1	Editor and Chief of Reporting Branch.....	4,440 00	4,260 00
2	2	Reporters of Debates and Committees at \$2,880.....	5,760 00	5,520 00
<i>Translation Branch</i>				
1	1	Chief French Translator.....	4,020 00	3,840 00
1	1	Head French Translator.....	3,090 00	2,970 00
<i>Post Office</i>				
1	1	Postmaster.....	2,100 00	2,100 00
1	1	Assistant Postmaster.....	1,680 00	1,680 00
<i>Miscellaneous Branch</i>				
1	1	Parliamentary Doorkeeper and Assistant Mace Bearer....	1,500 00	1,440 00
1	1	Curator of Reading Room.....	1,600 00	1,600 00
1	1	Assistant Curator of Reading Room.....	1,200 00	1,200 00
1	1	Chief Parliamentary Messenger.....	1,380 00	1,320 00
1	1	Assistant Chief Parliamentary Messenger.....	1,260 00	1,200 00
1	1	Speaker's Steward.....	1,300 00	1,300 00
1	1	Confidential Messenger and Wardrobe Keeper.....		1,300 00
4	4	Confidential Messengers.....	4,800 00	4,800 00
31	32			
<i>Miscellaneous</i>				
		Sessional Messengers and Doormen.....	15,000 00	10,000 00
		Pages.....	1,500 00	1,330 00
		Char Service.....	12,000 00	7,500 00
		Stationery.....	10,000 00	10,000 00
		Newspapers and Publications for Reading Room.....	3,000 00	3,000 00
		Postage and Carriage of Mails.....	1,000 00	1,000 00
		Debates—King's Printer, etc.....	20,000 00	13,000 00
		Stenographers and Sessional Clerks.....	4,300 00	3,300 00
		Allowance in lieu of Quarters: Gentleman Usher of the Black Rod \$600; Chief Parliamentary Messenger, \$300..	900 00	900 00
		Translation of Debates.....	4,000 00	4,000 00
		General Expenses.....	9,500 00	9,500 00
		Clerical services for Leader of Government in Senate.....	600 00	
		Clerical services for Leader of Opposition in Senate.....	600 00	600 00
		Brought forward.....	162,205 00	143,035 00

VI—LEGISLATION—Continued

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
		SALARIES AND CONTINGENCIES OF THE SENATE.—Con.	\$ cts.	\$ cts.
		Brought forward	162,205 00	143,035 00
		<i>Miscellaneous—Con.</i>		
		To provide for annual gratuity of \$1,000 to George Holland, as per Resolution of Debates and Reporting Committee, adopted by the Senate, May 17th, 1916	1,000 00	1,000 00
		To provide an amount for the Speaker of the Senate in lieu of residence	3,000 00	3,000 00
		Appropriation not required for 1922-23		13,000 00
			166,205 00	160,035 00
		HOUSE OF COMMONS		
		<i>Officers of the House</i>		
1	1	Clerk of the House of Commons	6,000 00	6,000 00
1	1	Sergeant-at-Arms	4,020 00	3,840 00
1	1	Assistant Clerk of the House of Commons	4,620 00	4,440 00
		<i>Law Branch</i>		
1	1	Parliamentary Counsel	6,000 00	6,000 00
2	2	Assistant Chief Parliamentary Counsel: 2 at \$4,020 each ..	8,040 00	7,680 00
1	1	Assistant to Parliamentary Counsel	3,300 00	3,120 00
1	1	Principal Clerk	2,160 00	2,040 00
1	1	Senior Law-Clerk Stenographer	1,560 00	1,500 00
1	1	Law-Clerk Stenographer	1,200 00	1,200 00
1	1	Junior Clerk-Stenographer		600 00
		<i>Journals Branch</i>		
1	1	Chief of English Journals	4,020 00	3,840 00
1	1	Assistant Chief of English Journals	3,300 00	3,180 00
1	1	Clerk of Sessional Papers	2,280 00	2,280 00
1	1	Clerk of Orders and Records	2,280 00	2,160 00
1	1	Principal Clerk	2,100 00	2,040 00
1	1	Clerk of Petitions	1,680 00	1,680 00
1	1	Chief of French Journals	4,020 00	3,840 00
1	1	Assistant Chief of French Journals	3,300 00	3,180 00
		<i>Committees Branch</i>		
1	1	Chief of Committees and Private Bills Branch	3,840 00	3,660 00
1	1	Assistant Chief of Committees and Private Bills Branch ..	3,180 00	3,060 00
1	1	Senior Committee Clerk	2,880 00	2,880 00
4	4	Committee Clerks: 2 at \$2,280; 1 at \$2,160; 1 at \$1,920 ..	8,640 00	8,280 00
		<i>Hansard Branch</i>		
1	1	Editor of Debates and Chief of Reporting Branch	4,200 00	4,500 00
1	1	Associate Editor of Debates and Reporter	3,600 00	3,840 00
7	7	Parliamentary Reporters (English): 2 at \$3,120; 3 at \$2,880; 2 at \$2,640	20,160 00	20,040 00
2	2	Parliamentary Reporters (French): 1 at \$2,880; 1 at \$2,640 ..	5,520 00	5,280 00
1	1	Assistant Parliamentary Reporter and Senior Reporter of Committees	2,640 00	2,520 00
3	3	Assistant Parliamentary Reporters: 1 at \$2,800; 1 at \$2,130; 1 at \$2,040	6,970 00	7,480 00
		<i>House Translation Branch</i>		
1	1	Chief of House Translation Branch	4,020 00	3,840 00
1	1	Assistant Chief Translator (Law)	3,300 00	3,180 00
1	1	Assistant Chief Translator (Blue-books)	2,940 00	3,180 00
15	16	Principal Translators: 15 at \$2,760 each	41,400 00	42,860 00
		Carried forward	173,230 00	172,720 00

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VI—LEGISLATION—Continued

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
		HOUSE OF COMMONS	\$ cts.	\$ cts.
		Brought forward.....	173,230 00	172,720 00
		<i>Hansard Translation Branch</i>		
1	1	Chief of Hansard Translation Branch.....	4,020 00	3,840 00
13	13	Parliamentary Translators: 8 at \$3,240; 1 at \$2,910; 2 at \$2,880; 1 at \$2,760; 1 at \$2,520.....	39,870 00	39,000 00
		<i>Miscellaneous Branch</i>		
		(a) <i>Accountant's Division:</i>		
1	1	Accountant and Chief of Branch.....	3,450 00	3,350 00
1	1	Assistant Accountant.....	2,460 00	2,340 00
		(b) <i>Postal Division:</i>		
1	1	Postmaster, House of Commons.....	2,800 00	2,800 00
1	1	Assistant Postmaster, House of Commons.....	2,100 00	2,100 00
2	2	Parliamentary Postal Clerks: 1 at \$1,600; 1 at \$1,300..	2,900 00	2,900 00
		(c) <i>Stationery Division:</i>		
1	1	Chief of Stationery Division.....	2,160 00	2,040 00
1	1	Senior Supplies Clerk.....	1,825 00	1,825 00
		(d) <i>Stenographic Service Division:</i>		
1	1	Head Clerk.....	2,760 00	2,640 00
		(e) <i>Reading Room Division:</i>		
1	1	Curator of Reading Room.....	2,100 00	2,100 00
1	1	Assistant Curator of Reading Room.....	1,200 00	1,200 00
		<i>Supernumerary</i>		
1	1	Supernumerary.....	2,280 00	2,280 00
84	86		243,155 00	241,135 00
		<i>Expenses of Committees, Extra Sessional Clerks, etc</i>		
1	1	Speaker's Secretary.....	600 00	600 00
1	1	Deputy Speaker's Secretary.....	600 00	600 00
		<i>Sessional Clerks</i>		
2	2	Chief Sessional Clerks at \$7 per diem.....	2,100 00	
13	13	Permanent Sessional Clerks (Post Office, etc.) at \$5 per diem.....	9,750 00	
6	7	Permanent Sessional Clerks at \$4 per diem.....	3,600 00	
10	10	Temporary Sessional Clerks: 1 at \$6 per diem; 7 at \$5 per diem; 2 at \$4 per diem.....	7,350 00	
		Expenses of Committees, Witnesses, etc.....	22,800 00	23,400 00
		To provide for a service of Stenography and Typewriting for the use of Members.....	10,000 00	10,000 00
			43,000 00	43,000 00
33	34		77,000 00	77,600 00
		<i>Contingencies</i>		
		Stationery, etc.....	25,000 00	25,000 00
		Postage, Telegrams and Telephones.....	2,500 00	2,500 00
		Newspapers and Advertising.....	2,500 00	2,500 00
		Miscellaneous (including clerical assistance to the Leader of the Opposition at \$675 per annum).....	5,335 00	5,335 00
		Unforeseen Expenses—By Order of the Board of Commissioners.....	1,000 00	1,000 00
		To purchase, for the use of Senators and Members of Parliament, 350 copies of the Canadian Annual Review, Edition of 1921.....	2,450 00	2,450 00
		To provide an amount for the Speaker of the House of Commons in lieu of residence.....	3,000 00	3,000 00
		Carried forward.....	41,785 00	41,785 00

VI—LEGISLATION—Continued

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
		HOUSE OF COMMONS—Continued	\$ cts.	\$ cts.
		Brought forward	41,785 00	41,785 00
		Contingencies—Concluded		
		To provide an amount for the Deputy Speaker of the House of Commons in lieu of Apartments.....	1,500 00	1,500 00
		To provide an amount for the Sergeant-at-Arms in lieu of residence.....	600 00	600 00
		To provide for payment of allowance to the acting Deputy Sergeant-at-Arms.....	500 00	500 00
		To provide for the salary of the Private Secretary to the Leader of the Opposition—such secretary to be appointed by the Leader of the Opposition.....	2,500 00	2,500 00
		<i>Appropriation not required for '1922-23:.....</i>		17,000 00
			46,885 00	63,835 00
		DEPARTMENT OF THE SERGEANT-AT-ARMS		
1	1	Secretary to the Sergeant-at-Arms.....	2,280 00	2,160 00
1	1	Chief Parliamentary Messenger and Housekeeper.....	1,800 00	1,800 00
1	1	Assistant Chief Parliamentary Messenger.....	1,440 00	1,440 00
1	1	Steward, Joint Restaurant.....	1,980 00	1,980 00
	1	Electrician.....		1,300 00
2	2	Parliamentary Doorkeepers: 2 at \$1,200....	2,400 00	2,400 00
1	1	Speaker's Steward.....	1,200 00	1,200 00
7	7	Parliamentary Messengers: 4 at \$1,000; 3 at \$660.....	5,980 00	5,640 00
	2	Night Watchmen: 2 at \$1,200 (Position abolished).....		2,400 00
	1	Night Watchman at \$4 per diem (Position abolished).....		600 00
4	4	Confidential Messengers: 3 at \$1,200; 1 at \$1,140....	4,740 00	4,680 00
1	1	Chief of Pages.....	1,020 00	1,020 00
16	20	Pages: 16 at \$1.75 per diem.....	4,200 00	5,250 00
2	2	Foremen Carpenters: 1 at \$4.50 per diem; 1 at \$4 per diem.....	1,275 00	1,200 00
28	30	Sessional Messengers: 28 at \$4 per diem.....	16,800 00	18,000 00
		Temporary Messengers as required.....	29,925 00	29,925 00
2	2	Sessional Book-keepers: 2 at \$4.50 per diem.....	1,350 00	1,350 00
1		Chief of Protective Service at \$4.50 per diem.....	1,642 50	
	1	Attendant—Plumbing, etc., at \$1.50 per diem.....		225 00
1	1	Supervisor of Char Service, House of Commons.....	1,080 00	1,080 00
1	1	Supervisor of Char Service, House of Commons at \$4.50 per diem.....	675 00	675 00
10	14	Charwomen: 10 at \$1.25 per diem.....	4,562 50	6,387 00
		Temporary Charwomen as required.....	25,500 00	18,125 00
		Temporary Servants as required.....	28,690 00	27,450 00
		Joint Restaurant—Maintenance.....	20,000 00	20,000 00
		Tradesmen and others.....	15,000 00	15,000 00
		Housekeeper's Contingencies.....	1,000 00	1,000 00
		Transportation of mails: House to City Post Office: Session \$7 per diem; Recess \$50 per month.....	1,400 00	1,400 00
		Motor service between House and Government Printing Bureau.....	1,500 00	1,050 00
		Unforeseen Expenses: By Order of Board of Commissioners (Gratuities to retiring Sessional Messengers, etc.)....	2,000 00	2,000 00
80	94		179,350 00	176,737 00
		LIBRARY OF PARLIAMENT		
1	1	General Librarian.....	6,000 00	6,000 00
1	1	Parliamentary Librarian.....	6,000 00	6,000 00
2	2	Assistant Librarians, 2 at \$4,000.....	8,000 00	8,000 00
2	2	Chief Clerks, Library of Parliament: 1 at \$3,000; 1 at \$2,520.....	5,520 00	5,520 00
1	1	Cataloguer.....	2,040 00	2,040 00
1	1	Library Clerk-Bookkeeper.....	1,860 00	1,860 00
		Carried forward.....	29,420 00	29,420 00

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VI—LEGISLATION—*Concluded*

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
		LIBRARY OF PARLIAMENT—Con.	\$ cts.	\$ cts.
		Brought forward.....	29,420 00	29,420 00
2	2	Assistant Cataloguers: 1 at \$1,500, 1 at \$1,380	2,880 00	2,760 00
1	1	Clerk of Periodicals.....	1,660 00	1,500 00
1	1	Head Library Assistant.....	1,440 00	1,440 00
3	3	Library Assistants: 1 at \$1,140; 2 at \$960.....	3,060 00	3,360 00
1	1	Senior Clerk-Stenographer.....	1,560 00	1,500 00
1	1	Bookbinder.....	1,825 00	1,000 00
1	1	Caretaker.....	1,000 00	1,000 00
18	18		42,785 00	41,980 00
		Books—		
		For the General Library, including Binding.....	18,000 00	18,000 00
		For the Library of American History.....	1,000 00	1,000 00
		Contingencies.....	12,500 00	12,500 00
		To provide for the cost of printing reports.....	1,000 00	1,000 00
			75,285 00	74,480 00

VII—AGRICULTURE

Amount to be voted.....\$4,984,500 00

No. of Vote.	Details	1922-23	1921-22	Compared with Estimates of 1921-1922	
				Increase	Decrease
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
41	Experimental Farms.....	1,315,000 00	1,270,639 50	44,360 50	
42	Entomology.....	28,000 00	26,000 00	2,000 00	
43	Administration and enforcement of the <i>Destructive Insect and Pest Act</i>	235,000 00	190,000 00	45,000 00	
44	Dairying.....	175,000 00	175,000 00		
45	Cold Storage Warehouses.....	26,000 00	26,000 00		
46	Fruit.....	157,000 00	145,000 00	12,000 00	
47	Health of Animals, administration and enforcement of the <i>Animal Contagious Diseases, and Meat and Canned Foods Acts</i>	1,710,000 00	1,710,000 00		
48	Publications.....	28,500 00	34,500 00		6,000 00
49	International Institute of Agriculture.....	15,000 00	10,000 00	5,000 00	
50	Live Stock.....	1,000,000 00	1,000,000 00		
51	Seed, Feed and Fertilizer Control.....	275,000 00	260,000 00	15,000 00	
52	Administration of the <i>Agricultural Instruction Act</i>	20,000 00	10,000 00	10,000 00	
		4,984,500 00	4,857,139 50	127,360 50	
	AUTHORIZED BY STATUTE				
	3-4 Geo. V, Chap. 5, <i>The Agricultural Instruction Act</i>				
	Ontario.....	336,303 26	336,303 26		
	Quebec.....	271,113 76	271,113 76		
	Nova Scotia.....	81,716 69	81,716 69		
	New Brunswick.....	64,110 80	64,110 80		
	Prince Edward Island.....	31,749 22	31,749 22		
	British Columbia.....	69,199 06	69,199 06		
	Manitoba.....	77,113 11	77,113 11		
	Saskatchewan.....	81,728 48	81,728 48		
	Alberta.....	66,965 62	66,965 62		
	Veterinary Colleges.....	20,000 00	20,000 00		
		1,100,000 00	1,100,000 00		
	SUMMARY				
	To be voted.....	4,984,500 00	4,857,139 50	127,360 50	
	Authorized by Statute.....	1,100,000 00	1,100,000 00		
		6,084,500 00	5,957,139 50	127,360 50	

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VIII—IMMIGRATION AND COLONIZATION

Amount to be voted.....\$2,008,190 00

No. of Vote	Details	1922-23	1921-22	Compared with Estimates of 1921-22	
				Increase	Decrease
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
53	Immigration Outside Service—Salaries	640,000 00	620,000 00	20,000 00	
54	Immigration Contingencies.....	1,170,000 00	870,000 00	300,000 00	
55	Chinese Immigration—Salaries and Contingencies.....	35,000 00	32,000 00	3,000 00	
56	Exhibitions.....	115,000 00	90,000 00	25,000 00	
57	Imperial Institute.....	3,190 00	3,190 00		
58	Relief of distressed Canadians	20,000 00	6,000 00	14,000 00	
59	St. John Immigration Buildings.....	25,000 00	43,000 00		18,000 00
		2,003,190 00	1,664,190 00	344,000 00	

IX—DEPARTMENT OF HEALTH

Amount to be voted.....\$755,065 00

No. of Vote	Details	1922-23	1921-22	Compared with Estimates of 1921-22	
				Increase	Decrease
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
60	The administration of the Acts respect- ing Food and Drugs, Honey and Maple Products, and Opium and Narcotic Drugs.....	111,565 00	80,000 00	31,565 00	
61	Proprietary or Patent Medicines.....	5,000 00	6,000 00		1,000 00
62	Pollution of Boundary waters.....	5,000 00	5,000 00		
63	Marine Hospitals, including grants to institutions assisting sailors.....	95,000 00	95,000 00		
64	Quarantine:—salaries and contingencies of organized districts; Public Health in other districts; Tracadie & D'Arcy Island Lazarettoes; Public Health Act.....	273,500 00	275,940 00		2,440 00
65	Immigration Medical Inspection.....	50,000 00	50,000 00		
66	Research:—Maintenance, replacements, supplies and assistance for a research laboratory.....	15,000 00	10,000 00	5,000 00	
67	Venereal Diseases.....	200,000 00	200,000 00		
	<i>Appropriation not required for 1922-23..</i>		2,000 00		2,000 00
		755,065 00	723,940 00	31,125 00	

X—PENSIONS

Amount to be voted.....\$33,122,247 41

No. of Vote	Details	1922-23	1921-22	Compared with Estimates of 1921-22	
				Increase	Decrease
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
68	Mrs. Wm. McDougall.....	1,200 00	1,200 00		
69	Pensions on account of the Fenian Raid, 1866-1870.....	1,000 00	1,000 00		
70	Pensions payable to Mounted Police, Prince Albert Volunteers and Police Scouts on account of the Rebellion of 1885.....	970 90	1,199 03		228 13
71	Pensions payable to militiamen and on active service North West Rebel- lion, 1885, and general pensions.....	40,000 00	30,000 00	10,000 00	
	Pensions to families of members of the force who lost their lives while on duty—				
72	Margaret Johnson Brooke.....	821 25	821 25		
73	Mrs. Elizabeth Willmett.....	54 75	54 75		
74	Mrs. Elizabeth Fitzgerald.....	525 00	525 00		
75	Mrs. Mary Emma Bossange.....	456 25	456 25		
76	Mrs. Myrtle L. Richards.....	756 00	756 00		
77	Pension to Mrs. Mabel Forbes.....	410 63	700 88		290 25
78	Pension to Mrs. Amy Lillian Searle....	410 63		410 63	
79	Pension to J. B. Allan.....	450 00	450 00		
80	Pension to Mary E. Fuller.....	600 00	600 00		
81	Pension to Madame Fabre.....	1,000 00	1,000 00		
82	Pension to Mrs. Mary L. Campbell....	500 00	500 00		
83	Pensions to the sisters of the late Col. Harry Baker, M.P.....	700 00	700 00		
84	Pension to Miss Nellie Hopkinson.....	720 00	720 00		
85	Pension to Jas. Elliott.....	672 00	672 00		
86	Pensions—				
	European war and active militia.....	33,000,000 00	30,958,359 38	2,041,640 62	
87	Salaries and contingent expenses of the Board of Pension Commissioners for Canada.....	71,000 00	625,000 00		554,000 00
		33,122,247 41	31,624,714 54	1,497,532 87	
ESTIMATES OF PENSIONS AUTHORIZED BY STATUTE—PENSIONS TO JUDGES					
Quebec					
	Carroll, H. G.....	6,000 00		6,000 00	
	Cook, R. S.....	3,333 33	3,333 33		
	Davidson, Sir Charles P.....	8,000 00	8,000 00		
	Doherty, C. J.....	4,666 66	4,666 66		
	Drouin, F. X.....	6,000 00		6,000 00	
	Fortin, Thos.....	4,666 66	4,666 66		
	Hutchinson, M.....	6,000 00	6,000 00		
	Lacoste, Sir Alex.....	5,333 33	5,333 33		
	Pelletier, H. C.....	7,000 00	7,000 00		
	Robidoux, J. E.....	7,000 00	7,000 00		
	Thellier, L.....	7,000 00	7,000 00		
	White, W.....	2,666 66	2,666 66		
	Carried forward.....	67,666 64	55,666 64	12,000 00	

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PENSIONS—Continued

No. of Vote	Details	1922-23	1921-22	Compared with Estimates of 1921-22	
				Increase	Decrease
	ESTIMATES OF PENSIONS AUTHORIZED BY STATUTES—PENSIONS TO JUDGES —Continued	\$ cts.	\$ cts.	\$ cts.	\$ cts.
	Brought forward.....	67,666 64	55,666 64	12,000 00	
	<i>Ontario</i>				
	Britton, B. M.....		4,666 66		4,666 66
	Chadwick, A. C.....		3,000 00		3,000 00
	Chisholm, D.....	3,000 00	3,000 00		
	Colter, C. W.....	5,000 00		5,000 00	
	Dowlin, J. L.....	2,000 00	2,000 00		
	Doyle, B. L.....	3,000 00	3,000 00		
	Fraleck, E. B.....	3,000 00	3,000 00		
	Harding, J. E.....	3,000 00	3,000 00		
	Jamieson, J.....	3,000 00	3,000 00		
	McCarthy, T. A. M.....	3,000 00	3,000 00		
	McDonald, H. S.....	3,000 00	3,000 00		
	Monck, J.....	2,000 00	2,000 00		
	O'Leary, Hugh.....	5,000 00		5,000 00	
	Osler, F.....	7,000 00	7,000 00		
	Ryan, Joseph.....	3,000 00	3,000 00		
	Teetzel, J. V.....	4,666 66	4,666 66		
	<i>Nova Scotia</i>				
	Drysdale, Arthur.....	6,666 66		6,666 66	
	Forbes, F. G.....	3,333 33		3,333 33	
	Meagher, N. H.....	6,000 00	6,000 00		
	Townsend, C. J.....	7,000 00	7,000 00		
	<i>New Brunswick</i>				
	Forbes, J. G.....	3,500 00	3,500 00		
	Vanwart, J. A.....	2,666 66	2,666 66		
	Wells, W. W.....	2,000 00	2,000 00		
	<i>Manitoba</i>				
	Haggart, Alex.....	6,000 00	6,000 00		
	<i>Northwest Territories</i>				
	McGuire, T. H.....	3,333 34	3,333 34		
	<i>British Columbia</i>				
	Bole, W. N.....	2,000 00	2,000 00		
	Harrison, F.....	2,000 00	2,000 00		
	Spinks, W. W.....	2,000 00	2,000 00		
	<i>Saskatchewan</i>				
	Wetmore, E. L.....		7,000 00		7,000 00
	<i>Yukon Territory</i>				
	Craig, James.....	5,000 00	5,000 00		
	<i>Miscellaneous</i>				
	Hankin, Capt. P. J., late Colonial Secretary.....	2,595 56	2,595 56		
	Joynson, Mrs. Alice, 4-5 Geo. V., Cap. 11.....	500 00	500 00		
	Carried forward.....	171,928 85	154,595 52	31,999 99	14,666 66

X—PENSIONS—*Concluded*

No. of Vote	Details	1922-23	1921-22	Compared with Estimates of 1921-22	
				Increase	Decrease
	ESTIMATES OF PENSIONS AUTHORIZED BY STATUTE— <i>Concluded</i>	\$ cts.	\$ cts.	\$ cts.	\$ cts.
	Brought forward.....	171,928 85	154,595 52	31,999 99	14,666 66
	<i>Militia Pensions</i>				
	Militia Pensions Act, 1901.....	500,000 00	400,000 00	100,000 00	
	<i>Royal Northwest Mounted Police</i>				
	Expenditure authorized by Chapter 91 of the Revised Statutes of 1906....	66,770 16	66,314 78	455 38	
	Salaries—Board of Pension Commis- sioners, 9-10 Geo. V., Cap. 43. Sec. 3-6.....	738,699 01	620,910 30	117,788 71	
		19,000 00	19,000 00		
		757,699 01	639,910 30	117,788 71	
	SUMMARY				
	To be voted.....	33,122,247 41	31,624,714 54	1,497,532 87	
	Authorized by Statute.....	757,699 01	639,910 30	117,788 71	
		33,879,946 42	32,264,624 84	1,615,321 58	

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XI—SUPERANNUATION

Amount to be voted.....\$68,000 00

No. of Vote	Details	1922-23	1921-22	Compared with Estimates of 1921-22	
				Increase	Decrease
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
88	To provide for retiring allowances to former employees of the Department of Public Printing and Stationery.....	68,000 00	90,000 00	.....	22,000 00
	STATUTORY				
	Civil Service Superannuation and Retirement Act, 1, Geo. V. Chap. 17.....	600,000 00	570,000 00	30,000 00	
	Public Service Retirement Act, 11-12 Geo. V. Chap. 49.....	250,000 00	190,000 00	60,000 00	
		850,000 00	760,000 00	90,000 00	
	SUMMARY				
	To be voted.....	68,000 00	90,000 00	.....	22,000 00
	Authorized by Statute.....	850,000 00	760,000 00	90,000 00	
		918,000 00	850,000 00	68,000 00	

XII—MILITIA AND DEFENCE

Amount to be voted.....\$10,788,400 00

No. of Vote	Details	1922-23	1921-22	Compared with Estimates of 1921-22	
				Increase	Decrease
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
89	Allowances, Active Militia.....	120,000 00	120,000 00		
90	Annual Drill.....	1,400,000 00	1,500,000 00		100 000 00
91	Cadet Services.....	450,000 00	450,000 00		
92	Clothing and Necessaries.....	361,400 00	264,346 00	97,054 00	
93	Contingencies.....	40,000 00	40,000 00		
94	Customs Dues.....	25,000 00	40,000 00		15,000 00
95	Departmental Library.....	2,000 00	2,000 00		
96	Dominion Arsenal, Lindsay.....	25,000 00	243,300 00		218,300 00
97	Dominion Arsenal, Quebec.....	425,000 00	428,300 00		3,300 00
98	Engineer Services and Works.....	610,000 00	610,000 00		
99	Grants to Associations, etc.....	100,000 00	130,000 00		30,000 00
100	Maintenance, Military Properties.....	235,000 00	200,000 00	35,000 00	
101	Ordnance Arms, Lands, etc.....	75,000 00	75,000 00		
102	Pay of Staff.....	265,000 00	265,000 00		
103	Permanent Force.....	5,500,000 00	6,255,000 00		755,000 00
104	Printing and Stationery.....	85,000 00	105,000 00		20,000 00
105	Royal Military College.....	345,000 00	378,000 00		33,000 00
106	Salaries and Wages.....	225,000 00	225,000 00		
107	Schools of Instruction.....	140,000 00	150,000 00		10,000 00
108	Topographic Survey.....	45,000 00	45,000 00		
109	Training Areas.....	15,000 00	30,000 00		15,000 00
110	Transport and Freight.....	200,000 00	200,000 00		
111	Warlike Stores.....	100,000 00	197,054 00		97,054 00
	<i>Appropriations not required for 1922-23.</i>		1,178 75		1,178 75
		10,788,400 00	11,954,178 75		1,165,778 75

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XII—MILITIA AND DEFENCE—*Continued*

Details	1922-23	1921-22
ALLOWANCES, ACTIVE MILITIA	\$ cts.	\$ cts.
Allowances to Officers of the Active Militia for Command Pay, Drill Instruction, Care of Arms, Postage, etc.	120,000 00	120,000 00
ANNUAL DRILL		
Pay, Subsistence and Allowances of Officers and men of Active Militia during training, including transport and other local expenses.....	1,400,000 00	1,500,000 00
CADET SERVICES		
Training of Cadets at Camps of Instruction, Pay of Organizers and Inspectors of Cadets, Pay of Drill Instructors, Expenses of teachers qualifying at Military Schools, Uniform Allowance, etc.....	450,000 00	450,000 00
CLOTHING AND NECESSARIES		
Clothing and Necessaries for the Permanent Force and Non-permanent Active Militia, special sized clothing, badges, etc., plain clothing for discharged men and clothing for Highland regiments	361,400 00	264,346 00
CONTINGENCIES		
Telegrams, telephones, advertising, legal expenses, guards of honour, salutes, capitation pay to officiating clergymen, collecting intelligence, etc., and unforeseen expenses.....	40,000 00	40,000 00
CUSTOMS DUES		
Customs duties on all imported stores and clothing, including material for the manufacture of ammunition.....	25,000 00	40,000 00
DEPARTMENTAL LIBRARY		
Books of reference, technical works, etc., including books relating to the late war.....	2,000 00	2,000 00
DOMINION ARSENAL, LINDSAY,		
For the pay of Caretakers and general maintenance.....	25,000 00	243,300 00
DOMINION ARSENAL, QUEBEC		
Cartridges, S.A. Ball .303"—7 millions.		
Cartridges, S.A. Ball .303" for D.R.A. 200,000.		
Cartridges, S.A. Ball .303" Tracer Mk. VII, 10,000.		
Cartridges, S.A. Dummy .303" 200,000.		
Boxes, ammunition .303" 7,710 at \$3.40.		
Bandoliers, .303" ammunition 144,000.		
Chargers, .303" cartridges 1,540,000.		
Cartridges, .22" long rifle 9 millions.		
Boxes for .22" 900.		
Cartridges, S.A., Pistol .455" 300,000.		
Cartridges, blank, pistol .455" 50,000.		
Boxes for pistol ammunition \$40.		
Puffs, powder, 4 drms. R.F.G. 2, 1,000.		
" " R.L.G. 2, 1,000		
" " 4 oz. 500		
" " 2 oz. 500	425,000 00	428,300 00
ENGINEER SERVICES AND WORKS		
Ordinary repairs and works.....	545,000 00	475,000 00
Connaught Rifle Range.....	40,000 00	80,000 00
Rifle ranges, generally.....	25,000 00	55,000 00
	610,000 00	610,000 00

XII—MILITIA AND DEFENCE—*Concluded*

Details	1922-23	1921-22
GRANTS TO ASSOCIATIONS, ETC	\$ cts.	\$ cts.
Grants to Rifle Associations, Active Militia Bands, Military Institutes and Regimental Associations.....	100,000 00	130,000 00
MAINTENANCE, MILITARY PROPERTIES		
Rent, fuel, light, water and contingencies in connection with the maintenance of drill halls, armouries, rifle ranges, etc., for the Militia.....	235,000 00	200,000 00
ORDNANCE ARMS, LANDS, ETC.		
Inspection of ammunition, clothing, harness, saddlery and stores generally.....	75,000 00	75,000 00
PAY OF STAFF		
Pay and Allowances of the Staffs at Headquarters and in the Military Districts.....	265,000 00	265,000 00
PERMANENT FORCE		
Pay, Allowances and Subsistence of the Permanent Force, which Force is being used mainly for supplying instructors for, and the administration and training of, the non-Permanent Active Militia	5,500,000 00	6,255,000 00
PRINTING AND STATIONERY		
To pay the King's Printer for printing and stationery required for Militia, and for the purchase of text books, etc., also for the translation into French of regulations, orders, etc.....	85,000 00	105,000 00
ROYAL MILITARY COLLEGE		
For all expenses except repairs to buildings.....	345,000 00	378,000 00
SALARIES AND WAGES		
For pay of Caretakers, Messengers, Boat Crews at Halifax, Engineers and Firemen in the drill halls and all other civil employees in districts not provided for elsewhere.....	225,000 00	225,000 00
SCHOOLS OF INSTRUCTION		
Pay and Allowances and travelling expenses of Officers, W.O., N.C. Officers and men of the Non-permanent Active Militia attending courses of instruction at permanent and provisional schools, travelling expenses of members of the permanent active militia attending courses or doing duty at Schools of Instruction.....	140,000 00	150,000 00
TOPOGRAPHIC SURVEY		
For the pay, living expenses and transport of men engaged in the Military Topographic Survey of Canada.....	45,000 00	45,000 00
TRAINING AREAS		
For the purchase of small parcels of land to complete present training areas.....	15,000 00	30,000 00
TRANSPORT AND FREIGHT		
Transport and travelling expenses of Staff, transport and travelling expenses of Permanent Force, freight expenses and cartage charges on military stores and equipment.....	200,000 00	200,000 00
WARLIKE STORES		
For the maintenance of Artillery, Engineer, Medical and general stores.....	100,000 00	197,054 00

SESSIONAL PAPER No. 3

XIII—RAILWAYS AND CANALS—CHARGEABLE TO CAPITAL

Amount to be voted.....\$14,064,000 00

No. of Vote	Details	Revote	1922-23	1921-22
	RAILWAYS	\$ cts.	\$ cts.	\$ cts.
	<i>Canadian Government Railways</i>			
112	Construction and Betterments (to be expended under the direction of and upon such terms and conditions as the Governor-in-Council may from time to time determine).....		2,700,000 00	4,117,994 00
113	To pay claims for right-of-way.....	30,000 00	30,000 00	35,000 00
114	To provide for the purchase, at prices not exceeding the amounts herein specified, of the following railways (the debt of each railway to the Canadian Government Railways to be cancelled); interest on the purchase price to be payable at the rate of five per centum per annum from the date of taking possession to the date of transfer of title; (such of the said railways as are within the jurisdiction of the Parliament of Canada are hereby authorized to sell their respective assets and undertakings accordingly):			
	Moncton and Buctouche Railway— Revote.....\$70,000 00			
	Caraguet and Gulf Shore Railways —Revote.....50,000 00			
	Interest estimated—from date of taking possession to March 31, 1923, not exceeding (including Revote—\$24,000).....30,000 00			
		144,000 00	150,000 00	172,000 00
	<i>Miscellaneous Railway Equipment</i>			
115	Amount required during the current fiscal year for railway equipment and materials, and for improvements to existing equipment, and for the purchase of new work-equipment for the purposes mentioned in Chapter 38 of the Statutes of 1918. The assistance herein provided may be by way of advances to the Canadian National Rolling Stock Limited or to any Company comprised in the Canadian Northern Railway System, or the Grand Trunk Pacific Railway System, or by way of equipment or materials acquired by the Minister.....		2,800,000 00	1,903,133 00
116	Hudson Bay Railway: Port Nelson Terminals.....	40,000 00	40,000 00	100,000 00
	CANALS			
117	Welland Ship Canal—Construction.....		8,000,000 00	5,000,000 00
118	Trent Canal—Construction and Betterments.....		240,000 00	339,000 00
119	St. Anne's Lock—Contribution toward cost of highway bridge across the Canal at Isle Perrot.....	50,000 00	50,000 00	50,000 00
120	Rideau Canal—Construction of storehouse at Ottawa.....		4,000 00	
121	St. Lawrence Ship Canal—Surveys and Investigations.....		50,000 00	
	VARIOUS			
	<i>Appropriations not required for 1922-23.....</i>			101,405 39
		264,000 00	14,064,000 00	11,818,532 39

XIV—RAILWAYS AND CANALS—CHARGEABLE TO INCOME

Amount to be voted.....\$90,718,555 00

No. of Vote	Details	Revote	1922-23	1921-22
	CANALS	\$ cts.	\$ cts.	\$ cts.
122	Chambly Canal: Improvements.....		22,000 00	26,000 00
123	Carillon-Grenville Canal: Improvements.....		35,000 00	25,000 00
124	St. Anne's Lock: Improvements.....		6,200 00	3,500 00
125	Lachine Canal: Improvements.....		26,000 00	50,000 00
126	Soulanges Canal: Improvements.....		214,000 00	9,500 00
127	Trent Canal: Improvements.....		550,000 00	515,000 00
128	Welland Canal: Improvements.....		150,000 00	165,000 00
129	Rideau Canal: Improvements.....		25,000 00	
130	Sault Ste. Marie Canal: New Steel Gate Lifter.....		36,000 00	
	<i>Appropriations not required for 1922-23.....</i>			39,500 00
			1,064,200 00	833,500 00
	RAILWAYS			
131	To supplement pensions allowances payable under the provisions of the Intercolonial and Prince Edward Island Railway employees' Provident Fund Act so as to make the minimum payment, during the current fiscal year, the sum of \$30.00 per month instead of \$20.00 as fixed by the said Act.....		50,000 00	50,000 00
	MISCELLANEOUS			
132	Arbitrations and awards and costs of Litigation....	2,000 00	2,000 00	2,000 00
133	Board of Railway Commissioners for Canada: Maintenance and operation of.....		221,635 00	206,060 00
134	Commissioner of Highways: To provide for the organization and payment of staff of Commissioner of Highways, including A. W. Campbell, C.E., as Chief Commissioner of Highways at \$5,000.00 per annum, and W. R. Smythe, as Commissioner of Highways at \$4,000.00 per annum.....		71,000 00	53,000 00
135	Governor-General's Cars: Attendance, repairs and alterations.....		10,000 00	10,000 00
136	Amount not exceeding \$42,800,000.00 to meet expenditures made, or indebtedness incurred (where amount available from net operating earnings may be insufficient) by or on behalf of the Canadian National Railway Company, the Canadian Northern Railway Company or any Company comprised in the Canadian Northern System, or any one or more of them, on any of the following accounts:— (a) Operating deficits. (b) Acquisition of property, materials and supplies. (c) Interest and sinking funds on notes, securities or obligations. (d) Principal and interest of maturing or matured loans secured or unsecured. (e) Construction and betterments. (f) Co-ordination or consolidation of railway lines and facilities. The amount herein authorized may be applied from time to time, in the discretion of the Governor-in-Council, by way of loans in cash or by way of guarantee, or partly one way and partly the other. (Continued next page.)			
	Carried forward.....	2,000 00	304,635 00	271 060 00

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XIV—RAILWAYS AND CANALS—CHARGEABLE TO INCOME

No. of Vote	Details	Revote	1922-23	1921-22
	MISCELLANEOUS— <i>Continued</i>			
	Brought forward.....	2,000 00	304,635 00	271,060 00
136	If by way of loans, the amount or amounts advanced shall be repayable on demand, with interest at the rate fixed by the Governor-in-Council, payable half-yearly, secured by mortgage or mortgages upon such properties, in such form and containing such terms and conditions, not inconsistent herewith, as the Governor-in-Council may approve.			
	If by way of guarantee, any such guarantee may be of the principal and interest of the notes and obligations or securities of one or more of the said Companies specified by the Governor-in-Council, and may be signed by the Minister of Finance, on behalf of His Majesty, in such form and on such terms and conditions as the Governor-in-Council may determine to be appropriate and applicable thereto.....		42,800,000 00	50,000,000 00
137	Amount not exceeding \$25,750,000.00 to meet expenditures made or indebtedness incurred (where amounts available from net operating earnings may be insufficient) by or on behalf of the Grand Trunk Railway Company of Canada, or any company comprised in the Grand Trunk Railway System or any one or more of them (excluding herefrom however expenditures or indebtedness incurred by or on behalf of the Grand Trunk Pacific Railway Company except as specifically provided in item (g) hereof) on any of the following accounts:—			
	(a) Operating deficits.			
	(b) Acquisition of property, materials and supplies.			
	(c) Interest and sinking funds on notes, securities or obligations.			
	(d) Principal and interest of maturing or matured loans secured or unsecured.			
	(e) Construction and betterments.			
	(f) Co-ordination or consolidation of railway lines and facilities.			
	(g) Guarantees by the said Grand Trunk Railway Company of securities of the Grand Trunk Pacific Railway Company.			
	The amount herein authorized may be applied from time to time, in the discretion of the Governor-in-Council, by way of loans in cash or by way of guarantee, or partly one way and partly the other.			
	If by way of loans, the amount or amounts advanced shall be repayable on demand, with interest at the rate fixed by the Governor-in-Council, payable half-yearly, secured by mortgage or mortgages upon such properties, in such form and containing such terms and conditions, not inconsistent herewith, as the Governor-in-Council may approve.			
	If by way of guarantee, any such guarantee may be of the principal and interest of the notes and obligations or securities of one or more of the said Companies specified by the Governor-in-Council, and may be signed by the Minister of Finance, on behalf of His Majesty, in such form and on such terms and conditions as the Governor-in-Council may determine to be appropriate and applicable thereto.....		25,750,000 00	89,687,633 39
	Carried forward.....	2,000 00	68,854,635 00	139,958,693 39

XIV—RAILWAYS AND CANALS—CHARGEABLE TO INCOME

No of Vote.	Details	Revote	1922-23	1921-22
	MISCELLANEOUS— <i>Continued</i>	\$ cts.	\$ cts.	\$ cts.
	Brought forward.....	2,000 00	68,854,635 00	139,958,693 39
138	Amount not exceeding \$15,900,000.00 to meet expenditures made or indebtedness incurred (where amounts available from net operating earnings may be insufficient) by or on behalf of the Grand Trunk Pacific Railway Company or any Company comprised in the Grand Trunk Pacific Railway System or any one or more of them (excluding herefrom however guarantees by the Grand Trunk Railway Company which are provided for in item (g) of the next preceding item) on any of the following accounts: (a) Operating deficits. (b) Acquisition of property, materials and supplies. (c) Interest and sinking funds on notes, securities or obligations. (d) Principal and interest of maturing or matured loans secured or unsecured. (e) Construction and betterments. (f) Co-ordination or consolidation of railway lines and facilities. The amount herein authorized may be applied from time to time, in the discretion of the Governor-in-Council, by way of loans in cash or by way of guarantee, or partly one way and partly the other. If by way of loans, the amount or amounts advanced shall be repayable on demand, with interest at the rate fixed by the Governor-in-Council, payable half-yearly, secured by mortgage or mortgages upon such properties, in such form and containing such terms and conditions, not inconsistent herewith, as the Governor-in-Council may approve. If by way of guarantee, any such guarantee may be of the principal and interest of the notes and obligations or securities of one or more of the said Companies specified by the Governor-in-Council, and may be signed by the Minister of Finance, on behalf of His Majesty, in such form and on such terms and conditions as the Governor-in-Council may determine to be appropriate and applicable thereto....			
139	Loan to the Canadian Government Merchant Marine Limited, repayable on demand with interest at a rate to be fixed by the Governor-in-Council, upon such terms and conditions as the Governor-in-Council may determine, and to be applied in the payment of— (a) Deficits in operation of the Company and of the vessels under the Company's control during the year ended December 31st, 1921; (b) Working Capital and deficits in connection with such operation during the fifteen months ending March 31st, 1923; (c) Capital Expenditure in connection with the vessels under the Company's control.....		15,900,000 00	26,000,000 00
140	Miscellaneous works not provided for	2,000 00	4,360,720 00	2,000 00
	Printing and Stationery: Outside Service		2,000 00	7,000 00
	Surveys and Inspections: Canals, including salaries and expenses of experts employed temporarily		7,000 00	70,000 00
	Carried forward.....	4,000 00	89,154,355 00	166,037,693 39

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XIV—RAILWAYS CANALS—CHARGEABLE TO INCOME

—	Details	Revote	1922-23	1921-22
	MISCELLANEOUS— <i>Concluded</i>	\$ cts.	\$ cts.	\$ cts.
	Brought forward.....	4,000 00	89,154,355 00	166,037,693 39
141	Surveys and Inspections and General Expenditures: Railways, including salaries and expenses of experts employed temporarily.....		50,000 00	75,000 00
	To provide for payment of expenses in connection with the acquisition of the Grand Trunk and associated Railway Systems and the arbitration proceedings in connection therewith.....	400,000 00	400,000 00	1,000,000 00
	Various appropriations not required for 1922-23.....			215,097 33
		404,000 00	89,604,355 00	167,327,790 72
	Authorized by Statute: Salaries of Board of Railway Commissioners.....		58,500 00	58,500 00
		404,000 00	89,662,855 00	167,386,290 72
	SUMMARY			
	Canals.....		1,064,200 00	833,500 00
	Railways.....		50,000 00	50,000 00
	Miscellaneous.....	404,000 00	89,662,855 00	167,386,290 72
		404,000 00	90,777,055 00	168,269,790 72

XV—PUBLIC WORKS—CHARGEABLE TO CAPITAL

Amount to be voted.....\$2,691,000 00

No. of Vote	Details	Revote	1922-23	1921-22
	PUBLIC BUILDINGS	\$ cts.	\$ cts.	\$ cts.
142	Ottawa Parliament Buildings.....		700,000 00	1,000,000 00
	HARBOURS AND RIVERS			
143	Port Arthur and Fort William—Harbour improve- ments.....	125,000 00	125,000 00	270,000 00
	St. John Harbour—Improvements.....		850,000 00	1,250,000 00
	Toronto Harbour—Improvements.....		850,000 00	1,000,000 00
	Toronto Island—Breakwater protection.....	50,000 00	50,000 00	175,000 00
	Quebec Harbour—Champlain Doek—To complete....	100,000 00	116,000 00	136,000 00
	Appropriations not required for 1922-23.....			1,578,349 60
		275,000 00	1,991,000 00	4,409,349 60
	SUMMARY			
	Public Buildings.....		700,000 00	1,000,000 00
	Harbours and Rivers.....	275,000 00	1,991,000 00	4,409,349 60
		275,000 00	2,691,000 00	5,409,349 60

XVI—PUBLIC WORKS—CHARGEABLE TO INCOME

Amount to be voted.....\$9,817,319 77

No. of Vote	Details	Revote	1922-23	1921-22
	PUBLIC BUILDINGS	\$ cts.	\$ cts.	\$ cts.
	<i>Nova Scotia</i>			
	Amherst—Drill hall, grading, etc.....	5,000 00	5,000 00	25,000 00
	Baddeck—Public building—Alterations to Post Office fittings.....		1,000 00	
144	Halifax—Quarantine Station—Repairs and improvements.....		11,000 00	
	North Sydney Quarantine Station—Alterations and repairs.....		2,600 00	
	Appropriations not required for 1922-23.....			195,500 00
		5,000 00	19,600 00	220,500 00
	<i>New Brunswick</i>			
	St. John—Quarantine station, Partridge Island—Repairs and improvements.....	35,000 00	35,000 00	75,000 00
145	Sussex—Public building—Improvements.....	5,000 00	6,500 00	5,000 00
	Tracadie Lazaretto—Repairs and improvements.....		7,000 00	
	Appropriations not required for 1922-23.....			13,000 00
		40,000 00	48,500 00	93,000 00
	<i>Maritime Provinces Generally</i>			
146	Dominion public buildings—Improvements, repairs, etc.....		38,000 00	25,000 00
	<i>Quebec</i>			
	Dominion Public Buildings—Improvements, repairs, etc.....		80,000 00	50,000 00
	Grosse Isle Quarantine Station—Repairs.....	10,000 00	10,000 00	200,000 00
147	Montreal—Ordnance Stores Building.....		27,200 00	20,000 00
	Quebec—Post Office—Party wall.....	10,000 00	10,000 00	10,000 00
	Appropriations not required for 1922-23.....			141,100 00
		20,000 00	127,200 00	421,100 00
	<i>Ontario</i>			
	Dominion Public Buildings—Improvements, repairs, etc.....		95,000 00	65,000 00
	Hamilton Post Office—Repairs.....	2,000 00	2,000 00	2,000 00
	Kingston R.M.C.—Covered drill hall, grading, etc....	5,000 00	5,000 00	7,500 00
	Ottawa—Departmental Buildings, Fittings, etc.....		75,000 00	100,000 00
	Ottawa—Drill Hall—Repairs to roof.....	1,200 00	1,200 00	10,000 00
148	Ottawa—Printing Bureau—Improvements.....		5,000 00	15,400 00
	Ottawa—Towards purchase of Daly Building.....		154,000 00	100,000 00
	Port Hope—Public Building—Improvements to lighting.....		2,000 00	
	Prescott—Public Building—Alterations.....		4,000 00	
	Sudbury—Public Building—Improvements.....	4,500 00	6,000 00	4,500 00
	Appropriations not required for 1922-23.....			707,867 00
		12,700 00	349,200 00	1,012,267 00

SESSIONAL PAPER No. 3

XVI—PUBLIC WORKS—CHARGEABLE TO INCOME—*Continued*

No. of Vote	Details	Revote	1922-23	1921-22
	PUBLIC BUILDINGS—<i>Continued</i>	\$ cts.	\$ cts.	\$ cts.
	<i>Manitoba</i>			
149	Dominion Public Buildings—Improvements, repairs, etc.....		35,000 00	17,000 00
	Winnipeg—Customs Examining Warehouse—Altera- tions to heating equipment.....		5,500 00	
	<i>Appropriations not required for 1922-23</i>			35,300 00
			40,500 00	52,300 00
	<i>Saskatchewan</i>			
150	Dominion Public Buildings—Improvements, repairs, etc.....		17,000 00	17,000 00
	Moosejaw—Public Building—Improvements.....	7,500 00	10,000 00	7,500 00
	<i>Appropriations not required for 1922-23</i>			9,500 00
		7,500 00	27,000 00	34,000 00
	<i>Alberta</i>			
151	Dominion Public Buildings—Improvements, repairs, etc.....		17,000 00	15,000 00
	Edmonton—Public Building—Alterations for post office accommodation.....	11,500 00	14,000 00	11,500 00
	<i>Appropriations not required for 1922-23</i>			34,600 00
		11,500 00	31,000 00	61,100 00
	<i>British Columbia</i>			
152	Dominion Public Buildings—Improvements, repairs, etc.....		35,000 00	28,000 00
	Vancouver—Post Office—Fittings, electric wiring and elevator.....	2,175 00	5,500 00	2,175 00
	Vancouver—R.C.M. Police Barracks at Fairmont— Improvements.....		4,000 00	4,000 00
	Victoria—Post Office—Improvements.....	6,500 00	6,500 00	6,500 00
	Victoria—Old Post Office—Taxes due City for 1921...		1,019 77	1,492 08
	Williams Head Quarantine Station—Repairs and im- provements to existing buildings, fittings, etc.....		7,500 00	13,000 00
	<i>Appropriations not required for 1922-23</i>			34,000 00
		8,675 00	59,519 77	89,167 08
	<i>Generally</i>			
153	Armouries—Fittings and alterations.....	40,000 00	50,000 00	87,000 00
	Dominion public buildings—Generally.....		30,000 00	30,000 00
	Experimental Farms—New buildings and improve- ments—Renewals and repairs, etc., in connection with existing buildings, fittings, etc.....		75,000 00	100,000 00
	Flags for Dominion public buildings.....		5,000 00	5,000 00
	Military Hospitals—Repairs and improvements.....		65,000 00	
	<i>Appropriations not required for 1922-23</i>			130,000 00
		40,000 00	225,000 00	352,000 00

XVI—PUBLIC WORKS—CHARGEABLE TO INCOME—*Continued*

No. of Vote	Details	Revote	1922-23	1921-22
	PUBLIC BUILDINGS— <i>Concluded</i>	\$ cts.	\$ cts.	\$ cts.
	<i>Rents, Repairs, Furniture, Heating, etc.</i>			
	Ottawa Public Buildings:			
	Dominion Observatory and Geodetic Survey Building—Repairs, maintenance of grounds, etc.		5,000 00	5,000 00
	Ottawa—Public Buildings—Water.		42,000 00	35,000 00
	Elevator attendants.		70,000 00	70,000 00
	Lighting, including roads and bridges.		90,000 00	90,000 00
	Heating, including salaries of engineers, firemen and watchmen.		385,000 00	540,000 00
	Departments generally—Char service, including \$100 to E. Snowdon for firing noon gun.		385,000 00	385,000 00
	Repairs, furniture, grounds, street cleaning and maintenance.		700,000 00	825,000 00
	Rideau Hall (including grounds)—Improvements, furniture, maintenance, etc.		60,000 00	60,000 00
	Rideau Hall—Allowance for fuel and light.		19,000 00	17,000 00
	Telephone service.		93,600 00	98,000 00
154	Dominion Public Buildings—			
	Dominion Immigration Buildings—Repairs, furniture, etc.		18,000 00	45,000 00
	Dominion Quarantine Stations—Maintenance.		5,000 00	5,000 00
	Fittings and general supplies and furniture.		185,000 00	185,000 00
	Heating.		420,000 00	450,000 00
	Lighting.		195,000 00	180,000 00
	Power for running elevators, stamp cancelling machines, etc.		70,000 00	75,000 00
	Rents.		1,250,000 00	1,130,000 00
	Salaries of caretakers, engineers, firemen, etc.		825,000 00	795,000 00
	Supplies for caretakers, etc.		40,000 00	35,000 00
	Water.		60,000 00	60,000 00
	Yukon Public Buildings—Rents, repairs, fuel, light, water service, and caretakers' salaries.		40,000 00	40,000 00
	Victoria, B.C.—Astrophysical Observatory (Little Saanich Mountain)—Maintenance, repairs, etc.		2,000 00	3,500 00
			4,959,600 00	5,128,500 00
	HARBOURS AND RIVERS			
	<i>Nova Scotia</i>			
	Baddeck—Repairs to wharf.		3,500 00	
	Big Bras D'Or—Repairs to wharf.		1,000 00	
	Blue Rock—Repairs to breakwater.		1,200 00	
	Broad Cove—Repairs to breakwater.		3,900 00	
	Brooklyn—Repairs to wharf.		1,000 00	
	Cow Bay (Port Morien)—Repairs to breakwater.		4,000 00	8,000 00
	Digby—Repairs to pier.		5,000 00	5,000 00
	East Port Medway—Repairs to wharf.		1,250 00	
	Grand Narrows—Repairs to wharf.		3,500 00	
	Harbours and Rivers generally—Repairs and improvements.		60,000 00	60,000 00
155	Harbourview (Seaside)—Repairs to wharf.		3,000 00	
	Inverness—Repairs to pier.		11,300 00	
	Joggins—Repairs to breakwater.		1,200 00	
	Livingstone's Cove—Repairs to wharf.		900 00	
	Little Anse—Repairs to breakwater.		2,750 00	
	Margaree Harbour—Repairs to breakwaters.		26,000 00	
	Margaretville—Repairs to breakwater.		5,250 00	
	Melford—Repairs to wharf.		5,400 00	
	Newellton—Repairs to wharf.		1,500 00	
	North Sydney—Repairs to breakwater.		4,500 00	
	Port Dufferin East—Repairs to wharf.		2,400 00	
	Port Hood—Repairs to wharf.	3,000 00	12,300 00	7,000 00
	Carried forward.	3,000 00	160,850 00	80,000 00

SESSIONAL PAPER No. 3

XVI—PUBLIC WORKS—CHARGEABLE TO INCOME—Continued

No. of Vote	Details	Revote	1922-23	1921-22
	HARBOURS AND RIVERS—Continued	\$ cts.	\$ cts.	\$ cts.
	<i>Nova Scotia—Concluded.</i>			
	Brought forward.....	3,000 00	160,850 00	80,000 00
155	Seaforth—Rebuilding part of breakwater.....		1,560 00	7,100 00
	Shelburne—Repairs to wharf.....		4,500 00	
	Ship Harbour East—Repairs to wharf.....		1,000 00	
	South Bar Beach, Sydney—Repairs to protection works.....		2,000 00	
	South Cove—Repairs to wharf.....		1,200 00	
	Terrance Bay—Repairs to wharf.....		1,000 00	
	West Head—Repairs to breakwater.....		1,000 00	
	Westport—Repairs to wharf.....		900 00	
	Whycocomagh—Repairs to wharf.....		4,670 00	4,000 00
	Yarmouth Bar—Repairs and improvements.....		4,000 00	4,000 00
	<i>Appropriations not required for 1922-23.</i>			270,800 00
		3,000 00	182,680 00	365,900 00
	<i>Prince Edward Island</i>			
156	Bay View Wharf—Repairs and reconstruction.....		3,600 00	
	Harbours and Rivers Generally—Repairs and improvements.....		14,000 00	14,000 00
	Hurd's Point—Wharf repairs and reconstruction.....		4,500 00	
	Miminigash Harbour—Breakwater repairs and improvements.....		3,400 00	
	New London—Repairs to beach protection.....		2,500 00	
	Panmure Island—Repairs to wharf.....		1,900 00	
	Red Point Wharf—Repairs.....		4,700 00	
	Rustico (North)—Repairs to breakwater.....	800 00	1,600 00	3,000 00
	Tracadie—Breakwater repairs.....		2,500 00	
	Vernon River (North)—Repairs to wharf.....		1,000 00	
	<i>Appropriations not required for 1922-23.</i>			32,950 00
		800 00	39,700 00	49,950 00
	<i>New Brunswick</i>			
157	Black's Harbour—Wharf extension.....	7,000 00	8,200 00	7,000 00
	Burnt Church—Repairs to wharf.....		900 00	
	Caraquet—Repairs to deep water wharf.....		2,000 00	
	Dalhousie—Repairs to wharfs.....		1,000 00	
	Harbours and Rivers Generally—Repairs and improvements.....		40,000 00	40,000 00
	Leonardville—Repairs to wharf.....		1,500 00	
	Oak Point (Northumberland)—Repairs to wharf.....		1,500 00	
	Portage River—Repairs to breakwaters.....		1,200 00	
	Richibucto Beach—Repairs to breakwaters.....		1,000 00	
	Shippigan Harbour—Repairs to wharf.....		3,700 00	
	Shippigan Gully—Repairs to breakwaters.....		4,000 00	
	Welchpool—Repairs to wharf.....		1,700 00	
	<i>Appropriations not required for 1922-23.</i>			71,000 00
		7,000 00	66,700 00	118,000 00
	<i>Quebec</i>			
158	Anse aux Gascons—Wharf—To complete.....	29,000 00	29,000 00	49,000 00
	Anse St. Jean—Repairs to wharf.....		2,100 00	2,000 00
	Cap à l'Aigle—Repairs to wharf.....		1,600 00	
	Cape Cove—Repairs to wharf.....		1,000 00	3,000 00
	Chicoutimi—Wharf repairs and maintenance.....		7,000 00	3,200 00
	Chicoutimi Basin—Repairs to wharf.....		1,700 00	
	Fabre—Repairs to wharf.....		5,000 00	
	Carried forward.....	29,000 00	47,400 00	57,200 00

XVI—PUBLIC WORKS—CHARGEABLE TO INCOME—*Continued*

No. of Vote	Details	Revote	1922-23	1921-22
	HARBOURS AND RIVERS— <i>Continued</i>	\$ cts.	\$ cts.	\$ cts.
	<i>Quebec—Concluded.</i>			
	Brought forward.....	29,000 00	47,400 00	57,200 00
	Father Point—Repairs to wharf.....		2,200 00	3,600 00
	Fox River—Repairs to wharf.....		2,400 00	
	Gaspé—Wharf repairs and reconstruction.....	20,000 00	20,000 00	34,000 00
	Georgeville—Repairs to wharf.....		950 00	
	Grosse Isle Quarantine Station—Wharf extension and repairs.....	26,000 00	26,000 00	50,000 00
	Grosse Pointe—Repairs to wharf.....		1,350 00	
	Harbours and Rivers Generally—Repairs and improvements.....		75,000 00	75,000 00
	Lavaltrie—Reconstruction of wharf and approach.....		2,800 00	2,000 00
	Les Eboulements—Repairs to wharf.....		1,225 00	
	Matane—Repairs to wharf and breakwaters.....		5,150 00	
	New Richmond—Repairs to wharf.....		4,800 00	2,500 00
	New Carlisle—Repairs to wharf.....		1,000 00	
	Nicolet—Repairs to wharf.....		875 00	
	Notre Dame des Sept Douleurs (Isle Verte)—Completion of western wharf.....	5,800 00	6,400 00	5,800 00
	Papineauville—Repairs to wharf.....		1,850 00	
	Peribonka—Repairs to wharf.....		880 00	
	Piche Pointe—Repairs to wharf.....		2,800 00	4,000 00
	Pointe aux Trembles—Repairs to wharf.....		25,000 00	2,800 00
	Port Daniel—Repairs to wharf.....		4,500 00	4,000 00
	Rimouski—Wharf repairs and improvements.....		15,000 00	17,900 00
158	Riviere du Lievre—Lock and Dam—Reconstruction of protection walls.....	5,800 00	13,300 00	14,400 00
	Roberval—Repairs to wharf.....		3,900 00	
	Pointe Shea—Amherst—Magdalen Islands—Repairs to pier.....		9,900 00	6,500 00
	Ste. Anne des Monts—Repairs to wharf and training pier.....		8,600 00	
	St. Alexis—Repairs to wharf.....		15,000 00	
	St. Alphonse de Bagotville—Repairs to wharf.....		4,300 00	2,600 00
	St. Anicet—Repairs to wharf.....		2,000 00	
	Ste. Anne de Beaupre—Repairs to wharf.....		2,500 00	
	Ste. Anne de Chicoutimi—Repairs to wharf.....		4,200 00	
	St. Irenée—Repairs to wharf.....		5,900 00	
	St. Jean des Chaillons—Repairs to wharf approach.....		5,000 00	
	St. Jean d'Orleans—Repairs to wharf.....		3,000 00	
	St. Laurent d'Orleans—Repairs to wharf.....		8,900 00	1,000 00
	St. Michel de Bellechasse—Repairs to wharf.....	20,500 00	20,500 00	25,000 00
	St. Simeon—Repairs to wharf.....		3,200 00	
	St. Zotique—Repairs to wharf.....		1,800 00	
	Seven Islands—Repairs to wharf.....		1,900 00	
	Sorel—Repairs to wharf.....		2,300 00	
	Tadoussac (Anse à l'eau)—Repairs to wharf.....		3,500 00	1,125 00
	Trois Pistoles—Repairs to wharfs.....		5,300 00	
	Trois Rivières—Repairs to wharf.....		22,000 00	
	Ville Marie—Repairs to wharf.....		2,400 00	
	<i>Appropriations not required for 1922-23.....</i>			113,735 00
		107,100 00	396,980 00	423,160 00
	<i>Ontario</i>			
159	Cobourg—Reconstruction of breakwater.....	21,000 00	21,000 00	50,000 00
	Collingwood—Breakwater reconstruction.....	37,000 00	37,000 00	60,000 00
	Depot Harbour—Repairs to coal dock.....		1,000 00	
	Goderich—Repairs to docks.....		8,600 00	6,600 00
	Harbours and Rivers Generally—Repairs and improvements.....		65,000 00	65,000 00
	Kingsville—Repairs and renewals to piers.....		5,500 00	11,000 00
	Leamington—Repairs to pier.....		2,000 00	8,500 00
	Carried forward.....	58,000 00	140,100 00	201,100 00

SESSIONAL PAPER No. 3

XVI—PUBLIC WORKS—CHARGEABLE TO INCOME—*Continued*

No. of Vote	Details	Revote	1922-23	1921-22
	HARBOURS AND RIVERS— <i>Continued</i>	\$ cts.	\$ cts.	\$ cts.
	Ontario—Concluded.			
	Brought forward.....	58,000 00	140,100 00	201,100 00
	Midland—Repairs to wharf.....		3,000 00	2,000 00
	North Bay—Reconstruction of wharf.....	23,000 00	30,000 00	25,000 00
	Owen Sound—Wharf reconstruction.....	17,000 00	34,000 00	70,000 00
	Parry Sound—Wharf improvements.....	20,000 00	20,000 00	32,000 00
	Pelee Island—Repairs to piers.....		1,000 00	4,400 00
	Pembroke—Repairs and wharf replacement.....	25,000 00	25,000 00	60,000 00
	Port Burwell—Repairs to harbour works.....		25,000 00	
159	Port Colborne—Repairs to breakwaters.....		75,000 00	55,000 00
	Port Stanley—Repairs to harbour works.....		10,000 00	10,000 00
	Providence Bay—Repairs to wharf.....	2,400 00	3,000 00	4,400 00
	Rondeau—Harbour repairs and improvements.....		10,000 00	25,500 00
	Sheguandah—Wharf reconstruction.....	4,700 00	4,700 00	4,700 00
	Southampton—Repairs to breakwater.....		4,000 00	
	Whitby—Reconstruction of piers.....	13,000 00	13,000 00	13,500 00
	Warton—Repairs to breakwater pier.....		1,000 00	
	<i>Appropriations not required for 1922-23.....</i>			137,100 00
		163,100 00	398,800 00	644,700 00
	Manitoba			
	Harbours and Rivers Generally—Repairs and im- provements.....		15,000 00	15,000 00
160	Red River—Repairs to channel protection work.....	5,000 00	5,000 00	12,000 00
	Selkirk—Repairs to wharf.....	8,500 00	8,500 00	15,000 00
	<i>Appropriation not required for 1922-23.....</i>			16,100 00
		13,500 00	28,500 00	58,100 00
	Saskatchewan and Alberta			
	Harbours and Rivers Generally—Repairs and im- provements.....		20,000 00	50,000 00
161	<i>Appropriations not required for 1922-23.....</i>			2,500 00
			20,000 00	52,500 00
	British Columbia			
	East Arrow Park—Wharf repairs and improvements.....		1,100 00	
	Fraser River—Improvements.....	43,000 00	43,000 00	100,000 00
	Fraser River (Lower)—Operation of Snag Boat.....		35,000 00	35,000 00
	Harbours and Rivers Generally—Repairs and im- provements.....		95,000 00	95,000 00
162	Queen Charlotte City—Repairs to wharf.....		4,000 00	
	Queen's Bay—Repairs to wharf.....		1,300 00	
	Salmon Arm (Shuswap)—Repairs to wharf.....		4,150 00	
	Sturdies Bay—Galiano Island—Repairs to wharf.....		1,500 00	
	Ucluelet—Repairs to wharf.....		4,400 00	
	Union Bay—Repairs to wharf.....		1,530 00	
	White Rock—Repairs to wharf.....		2,500 00	
	<i>Appropriations not required for 1922-23.....</i>			173,600 00
		43,000 00	193,480 00	403,600 00

XVI—PUBLIC WORKS—CHARGEABLE TO INCOME—*Continued*

No. of Vote	Details	Revote	1922-23	1921-22
	HARBOURS AND RIVERS—<i>Concluded</i>	\$ cts.	\$ cts.	\$ cts.
	<i>Generally</i>			
163	Harbours and Rivers Generally.....		30,000 00	30,000 00
	DREDGING			
	Dredging—Maritime Provinces.....		500,000 00	500,000 00
	Dredging—Ontario and Quebec.....	90,000 00	450,000 00	450,000 00
164	Dredging—Manitoba, Saskatchewan and Alberta.....	30,000 00	130,000 00	90,000 00
	Dredging—British Columbia.....		400,000 00	400,000 00
		120,000 00	1,480,000 00	1,440,000 00
	ROADS AND BRIDGES			
	Burlington Channel—To complete new bridge.....	20,000 00	20,000 00	310,000 00
	Dominion Roads and Bridges Generally.....		5,000 00	5,000 00
	Edmonton—Repairs to bridge.....	12,000 00	12,000 00	12,000 00
165	International Bridge across St. John River at St. Leonards, N.B.—Repairs—State of Maine, U.S.A., to contribute like amount.....	1,000 00	1,700 00	4,500 00
	Ottawa—Maintenance and repairs of bridges and approaches.....		7,000 00	7,000 00
	Portage du Fort—Bridge repairs.....		1,860 00	
	Appropriations not required for 1922-23.....			354,450 00
		33,000 00	47,560 00	692,950 00
	TELEGRAPH AND TELEPHONE LINES			
	<i>Saskatchewan and Alberta</i>			
166	Peace River Line—Office and dwelling at Grande Prairie.....	5,000 00	5,000 00	5,000 00
	Telegraph Lines Generally—Repairs to office buildings.....		2,800 00	
	<i>British Columbia</i>			
167	Extension, Lumby to Sugar Lake—To complete.....		1,600 00	6,580 00
	Mainland Telegraph and Telephone Lines—General repairs and improvements.....		14,200 00	21,500 00
	<i>General</i>			
	Appropriations not required for 1922-23.....			65,741 00
		5,000 00	23,600 00	98,821 00
	MISCELLANEOUS			
	Architectural Branch—Salaries of architects, clerks of works, inspectors, draughtsmen, clerks, and messengers of Outside Service.....		95,000 00	75,000 00
168	Accounts Branch—Salaries of agents and clerks, travelling and contingent expenses of Outside Service.....		22,000 00	25,000 00
	Engineering Branch—Salaries of engineers, inspectors, superintendents, draughtsmen, clerks and messengers of Outside Service.....		500,000 00	542,000 00
	Esquimalt Graving Dock—Travelling crane.....	35,000 00	35,000 00	45,000 00
	Carried forward	35,000 00	652,000 00	687,000 00

SESSIONAL PAPER No. 3

XVI—PUBLIC WORKS—CHARGEABLE TO INCOME—*Concluded*

No. of Vote	Details	Revote	1922-23	1921-22
	MISCELLANEOUS— <i>Concluded</i>	\$ cts.	\$ cts.	\$ cts.
	Brought forward.....	35,000 00	652,000 00	687,000 00
	For operation and maintenance of inspection boats.....		12,000 00	17,500 00
	Maintenance and operation of water storage dams on Ottawa River and tributaries, surveys in connec- tion therewith and settlement of land damages.....		55,000 00	125,000 00
	Towards completing Monument to His Late Majesty King Edward VII.....	5,000 00	5,000 00	5,000 00
	Towards completing Monument to the memory of the late Hon. Thos. D'Arcy McGee.....	2,000 00	2,000 00	2,000 00
	Monument to Sir Wilfrid Laurier.....	25,000 00	25,000 00	25,000 00
	National Gallery of Canada.....		50,000 00	40,000 00
168	Ottawa Parliament Building—Tablet to the memory of the late Bowman B. Law, who lost his life in the fire which destroyed the old Parliament Building.....	5,000 00	5,000 00	5,000 00
	River gauging and metering.....		63,200 00	23,450 00
	Surveys and inspections.....		110,000 00	125,000 00
	To cover balance of expenditure for works already authorized for which the appropriation may be insufficient, provided the amount for any one work does not exceed \$200.....		5,000 00	5,000 00
	<i>Appropriation not required for 1922-23.....</i>			8,000 00
		72,000 00	984,200 00	1,067,950 00
	AUTHORIZED BY STATUTE			
	Collingwood Dry Dock No. 1.....		15,000 00	15,000 00
	Collingwood Dry Dock No. 2.....		9,208 96	9,208 96
	Montreal Floating Dock.....		105,000 00	105,000 00
	Port Arthur Dry Dock.....		37,741 50	37,741 50
	Prince Rupert Floating Dock.....		76,970 88	76,970 88
			243,921 34	243,921 34

XVII—MAIL SUBSIDIES AND STEAMSHIP SUBVENTIONS

Amount to be voted.....\$1,100,775 66

No of Vote	Details	1922-23	1921-22	Compared with Estimates of 1921-1922	
				Increase	Decrease
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
ATLANTIC OCEAN					
169	Canada and Newfoundland, steam service or services between.....	35,000 00	35,000 00		
170	Canada and the West Indies or South America, or both, service or services between.....	340,666 66	340,666 66		
171	Canada and South Africa, steam service between.....	146,000 00	146,000 00		
PACIFIC OCEAN					
172	Canada and Australia or New Zealand, or both, on the Pacific Ocean, steam service between.....	130,509 00	130,509 00		
173	Prince Rupert, B.C., and Queen Charlotte Islands, steam service between.....	21,000 00	21,000 00		
174	Victoria and San Francisco, steam service between.....	3,000 00	3,000 00		
175	Victoria, Vancouver, way ports and Skagway, steam service between.....	25,000 00	25,000 00		
176	Victoria and West Coast Vancouver Island, steam service between.....	15,000 00	15,000 00		
177	Vancouver and Northern ports of British Columbia, steam service between.....	24,800 00	24,800 00		
178	Vancouver and ports on Howe Sound, steam service between.....	5,000 00	5,000 00		
LOCAL SERVICES					
179	Baddeck and Iona, steam service between.....	9,000 00	8,825 00	175 00	
180	Charlottetown, Pictou, and, or New Glasgow, steam service between.....	2,000 00	2,000 00		
181	Charlottetown, Victoria and Holiday's Wharf, steam service between.....	3,500 00	3,500 00		
182	Grand Manan and the Mainland, steam service between.....	15,000 00	15,000 00		
183	Halifax, Canso and Gnsyboro, steam service between.....	7,000 00	7,000 00		
184	Halifax, LaHave and LaHave River ports, steam service between.....	6,000 00	6,000 00		
185	Halifax and Newfoundland, via Cape Breton ports, steam service between.....	5,000 00	5,000 00		
186	Halifax and Spry Bay and ports in Cape Breton, steam service between.....	6,000 00	6,000 00		
187	Miscou and Shippeagan Islands and mainland, steam service between.....	3,300 00		3,300 00	
188	Mulgrave and Canso, steam service between.....	13,500 00	13,500 00		
189	Mulgrave and Guysboro, calling at intermediate ports, steam service between.....	7,500 00	7,500 00		
190	Newcastle, Neguac and Fscuminac, calling at intermediate points on the Miramichi River and Bay, steam service between.....	5,000 00	4,000 00	1,000 00	
191	Pele Island and the mainland, steam service between.....	11,000 00	8,000 00	3,000 00	
192	Mulgrave, Arichat and Petit de Grat, steam service between.....	10,000 00	10,000 00		
193	Pictou, Montague, Murray Harbour and Georgetown, steam service between.....	6,000 00	6,000 00		
Carried forward.....		855,775 66	848,300 66	7,475 00	

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XVII—MAIL SUBSIDIES AND STEAMSHIP SUBVENTIONS—*Concluded*

No. of Vote	Details	1922-23	1921-22	Compared with Estimates of 1921-22	
				Increase	Decrease
	LOCAL SERVICES— <i>Continued</i>	\$ cts.	\$ cts.	\$ cts.	\$ cts.
	Brought forward.....	855,775 66	848,300 66	7,475 00	
194	Pictou, Mulgrave and Cheticamp, steam service between.....	7,500 00	7,500 00		
195	Pictou, New Glasgow, and Antigonish County ports, schooner service between.....	1,500 00	1,500 00		
196	Port Mulgrave, St. Peters, Irish Cove and Marble Mountain, and other ports on the Bras d'Or Lakes, steam service between.....	6,500 00	6,500 00		
197	Pictou, Souris and Magdalen Islands, steam service between.....	24,000 00	24,000 00		
198	Quebec, Natashquan and Hamilton, and Bras d'Or and other ports on the North Shore of the Gulf of St. Lawrence, steam service between..	85,000 00	50,000 00	35,000 00	
199	Quebec or Montreal, and Paspebiac, and ports on the South Shore of the Gulf of St. Lawrence, steam service between.....	30,000 00	30,000 00		
200	Halifax, South Cape Breton and Bras d'Or Lake ports, steam service between.....	6,000 00	6,000 00		
201	Halifax and West Coast of Cape Breton, calling at way ports, steam service between.....	6,000 00	6,000 00		
202	St. Catherine's Bay and Tadoussac, Winter steam service between..	2,000 00		2,000 00	
203	St. John and St. Andrews, N.B., calling at intermediate points, steam service between.....	4,000 00	4,000 00		
204	St. John and Bridgetown, steam service between.....	1,500 00	2,000 00		500 00
205	St. John and Digby, steam service between.....	15,000 00	10,000 00	5,000 00	
206	St. John, Digby, Annapolis and Gran- ville, along the west coast of Anna- polis Basin, steam service between..	2,000 00	2,000 00		
207	St. John and ports on the Bay of Fundy and Minas Basin, steam service between.....	8,000 00	8,000 00		
208	St. John, Westport and Yarmouth and other way ports, steam service between.....	10,000 00	10,000 00		
209	St. Stephen, Deer Island and Campo- bello, steam service between.....	2,000 00	2,000 00		
210	Sydney and Bay St. Lawrence, calling at way ports, steam service between..	9,000 00	9,000 00		
211	Sydney and Whycomagh, steam service between.....	7,000 00	4,000 00	3,000 00	
212	Sydney and Bras d'Or Lake ports and ports on the east and west coasts of Cape Breton, steam service between	14,000 00	14,000 00		
213	Supervision of subsidized steamship services.....	4,000 00	4,000 00		
	<i>Appropriations not required for 1922-23..</i>		2,000 00		2,000 00
		1,100,775 66	1,050,800 66	49,975 00	

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XVIII—THE NAVAL SERVICE

Amount to be voted.....\$2,701,400 00

No. of Vote	Details	1922-23	1921-22	Compared with Estimates of 1921-22	
				Increase	Decrease
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
214	Naval Service—To provide for the maintenance of the Royal Canadian Navy.....	1,500,000 00	2,500,000 00	.....	1,000,000 00
215	Hydrographic Survey and to provide for the maintenance and repairs of Hydrographic steamers.....	350,000 00	315,000 00	35,000 00	
216	Fisheries Protection Service and to provide for the repairs and maintenance of the Fishery protection steamers.....	345,500 00	370,000 00	.....	24,500 00
217	Radiotelegraph Service and to provide for the building and maintenance of wireless stations and the general administration of Radiotelegraphy throughout the Dominion.....	440,400 00	456,480 00	.....	16,080 00
218	Tidal and Current Survey.....	30,000 00	30,000 00		
219	Patrol of the Northern waters of Canada.....	15,000 00	15,000 00		
220	Customs dues.....	500 00	500 00		
221	Pay of Temporary Officers and Clerks at Headquarters, Halifax and Esquimaux Dockyards.....	20,000 00	40,000 00	.....	20,000 00
		2,701,400 00	3,726,980 00	.....	1,025,580 00

XIX—OCEAN AND RIVER SERVICE

Amount to be voted.....\$1,788,300 00

No. of Vote	Details	1922-23	1921-22	Compared with Estimates of 1921-22	
				Increase	Decrease
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
222	Maintenance and repairs to Dominion Steamers and Icebreakers.....	1,600,000 00	1,750,000 00	.....	150,000 00
223	Examination of Masters and Mates.....	20,000 00	20,000 00		
224	Investigation into wrecks.....	12,300 00	12,300 00		
225	Navigation Schools.....	8,000 00	8,000 00		
226	To provide for the temporary relief of distressed seamen, pay legal expenses and the cost of shipping books and forms.....	5,000 00	5,000 00		
227	Registration of Shipping.....	5,000 00	6,000 00	.....	1,000 00
228	Removal of obstructions in navigable waters.....	5,000 00	18,000 00	.....	13,000 00
229	Inspection of live stock shipments.....	3,000 00	3,000 00		
230	To continue subsidies for wrecking plants—Quebec and British Columbia.....	35,000 00	35,000 00		
231	Unforeseen expenses.....	5,000 00	5,000 00		
232	Life Saving Service, including rewards for saving life.....	90,000 00	90,000 00		
	<i>Appropriation not required for 1922-23.</i>		1,000 00	1,000 00
		1,788,300 00	1,953,300 00	165,000 00

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XX—PUBLIC WORKS—CHARGEABLE TO CAPITAL

MARINE DEPARTMENT

Amount to be voted.....\$1,078,055 00

No. of Vote	Details	1922-23	1921-22	Compared with Estimates of 1921-22	
				Increase	Decrease
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
233	River St. Lawrence Ship Channel— Maintenance and operating dredg- ing fleet.....	613,000 00	613,000 00		
234	To provide for the maintenance of the Sorel Shipyard, comprising offices, shops and labourers.....	90,000 00	75,000 00	15,000 00	
235	Amount required for the completion of one self-propelling, sea-going elevator dredge for service in North Channel below Quebec.....	90,055 00	.....	90,055 00	
236	Amount required for the construction of one self-propelling Hopper Barge <i>Appropriations not required for 1922-23.</i>	285,000 00 .....	..... 10,330,000 00	285,000 00	10,330,000 00
		1,078,055 00	11,018,000 00	.....	9,939,945 00

XNI--LIGHTHOUSE AND COAST SERVICE

Amount to be voted.....\$2,549,900 00

No. of Vote	Details	1922-23	1921-22	Compared with Estimates of 1921-22	
				Increase	Decrease
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
237	Agencies, Rents and contingencies.....	210,000 00	216,500 00	.....	6,500 00
238	Salaries and allowances to lightkeepers.....	650,000 00	650,000 00		
239	Maintenance and repairs to lighthouses.....	850,000 00	800,000 00	50,000 00	
240	Construction of lights and aids to navigation, including regulation of traffic in the Detroit River and such other places as may be found necessary.....	400,000 00	400,000 00		
241	Marine Signal Service.....	80,000 00	75,000 00	5,000 00	
242	Administration of Pilotage.....	300,000 00	250,000 00	50,000 00	
243	Maintenance and repairs to wharves.....	10,000 00	10,000 00		
244	To provide for breaking ice in Thunder Bay, Lake Superior and other points deemed advisable for the good of navigation.....	40,000 00	40,000 00		
245	Amount required to pay pensions to pilots—Louis R. Demers, Joseph Lapointe, Paul Gobeil, Bartholemi Lachance, Alphonse Asselin, Elzear Desrosiers, Hubert Raymond, Arbel Bernier, Adelme Pouliot, Edmond Laroche, L. A. Morin, A. T. Simard, Joseph Plante, Victor Vezina, Raymond Baquet, Alfred LaRochelle, Theophile Corriveau, Alphonse Pouliot, Emilio Couillard, Treffe Delisle, David Dumas, Alfred Gaudreau, F. X. Demeules, Adjutor Baillargeon, Joseph Pouliot, Arthur Baillargeon, John A. Irvine, Camille Bernier, Jos. E. Lachance.....	8,700 00	9,000 00	.....	300 00
246	Allowance to Harbour Master at Amherstburg for supervision of lights and buoys on the St. Clair river, the Detroit river and Lake Erie; and other services in connection with the lighthouse service for the seasons of navigation 1921 and 1922.....	1,200 00	600 00	600 00	
	<i>Appropriations not required for 1922-23..</i>		16,000 00	16,000 00
		2,549,900 00	2,467,100 00	82,800 00	

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XXII—SCIENTIFIC INSTITUTIONS

Amount to be voted.....\$ 693,825 00

No. of Vote	Details	1922-23	1921-22	Compared with Estimates of 1921-22	
				Increase	Decrease
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
	DEPARTMENT OF THE INTERIOR				
	<i>Scientific Institutions</i>				
247	Expenses connected with the Dominion Observatory at Ottawa.....	55,715 00	55,715 00		
	Expenses connected with the Dominion Astrophysical Observatory at Vic- toria, B.C.....	15,430 00	14,000 00	1,430 00	
	<i>Geodetic Survey of Canada</i>				
248	Investigations, reconnaissance, triangu- lations, precise levelling, topographi- cal work and geodetic astronomy, etc.....	325,000 00	325,000 00		
	<i>International Boundaries</i>				
249	Expenses connected with the survey and demarcation of International Boundaries, including \$1,000 to J. J. McArthur, as International Bound- ary Commissioner.....	35,680 00	37,820 00		2,140 00
		431,825 00	432,535 00		710 00
	DEPARTMENT OF MARINE				
250	Meteorological Service, including Mag- netic Observatory, grants of \$500 each to Kingston and Montreal Ob- servatories, and allowance of \$400 to L. F. Gorman, Observer at Ottawa.	262,000 00	252,000 00	10,000 00	
	SUMMARY				
	Department of Interior.....	431,825 00	432,535 00		710 00
	Department of Marine.....	262,000 00	252,000 00	10,000 00	
		693,825 00	684,535 00	9,290 00	

XXIII—STEAMBOAT INSPECTION

Amount to be voted.....\$114,810 00

No. of Vote	Details	1922-23	1921-22	Compared with Estimates of 1921-22	
				Increase	Decrease
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
251	Steamboat Inspection.....	114,810 00	108,810 00	6,000 00	

XXIV—FISHERIES

Amount to be voted.....\$ 1,199,000 00

No. of Vote	Details	1922-23	1921-22	Compared with Estimates of 1921-22	
				Increase	Decrease
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
252	Salaries and Disbursements of Fishery Officers and Guardians and Fisheries Patrol Service.....	683,000 00	754,000 00	.....	71,000 00
253	Building Fishways and Clearing Rivers	40,000 00	40,000 00		
254	Legal and Incidental.....	4,000 00	4,000 00		
255	To assist in the conservation and development of deep-sea fisheries, and of the demand for fish.....	25,000 00	25,000 00		
256	To provide for the maintenance of a Fisheries Intelligence Bureau.....	2,000 00	5,000 00	.....	3,000 00
257	To provide for the inspection of canned and pickled fish.....	18,000 00	15,000 00	3,000 00	
258	Fish culture.....	370,000 00	365,000 00	5,000 00	
259	To provide for scientific investigation into practical economic problems connected with the fisheries.....	15,000 00	15,000 00		
260	Marine Biological Board of Canada....	42,000 00	42,000 00		
	<i>Appropriations not required for 1922-23.</i>		10,000 00	.....	10,000 00
		1,199,000 00	1,275,000 00	.....	76,000 00
	AUTHORIZED BY STATUTE				
	Fishing Bounty.....	160,000 00	160,000 00		
	SUMMARY				
	To be voted.....	1,199,000 00	1,275,000 00	.....	76,000 00
	Authorized by statute.....	160,000 00	160,000 00		
		1,359,000 00	1,435,000 00	.....	76,000 00

XXV—SUBSIDIES TO PROVINCES

Amount authorized by Statute.....\$11,490,860 48

Details	1922-23	1921-22	Compared with Estimates of 1921-1922	
			Increase	Decrease
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Ontario.....	2,396,378 88	2,396,378 88		
Quebec.....	1,969,630 28	1,969,630 28		
Nova Scotia.....	636,666 86	636,666 86		
New Brunswick.....	637,976 16	637,976 16		
Manitoba.....	1,470,991 36	1,470,991 36		
British Columbia.....	623,135 06	623,135 06		
Prince Edward Island.....	381,931 88	381,931 88		
Alberta.....	1,621,075 00	1,621,075 00		
Saskatchewan.....	1,753,075 00	1,753,075 00		
	11,490,860 48	11,490,860 48		

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XXVI—MINES AND GEOLOGICAL SURVEY

Amount to be voted..... \$686,940 00

No. of Vote	Details	1922-23	1921-22	Compared with Estimates of 1921-22	
				Increase	Decrease
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
	<i>Department</i>				
261	For organization and equipment of the Explosives Division, under the Explosives Act, Chap. 31, 4-5 George V. Amount required by the Lignite Utilization Board for expenses in connection with the carbonizing and briquetting of lignite coals.....	19,440 00	11,500 00	7,940 00	
		125,000 00	140,000 00	.....	15,000 00
		144,440 00	151,500 00	.....	7,060 00
	<i>Mines Branch</i>				
262	For investigation of mineral resources or deposits; of the mining and metallurgical industries, and of mineral technology, wages, expenses of testing and research laboratories.....	144,500 00	132,100 00	12,400 00	
	For publications, English and French editions of reports; purchase of books, laboratory supplies, instruments; miscellaneous assistance and contingencies.....	40,000 00	40,000 00		
	Appropriation not required for 1922-23.....		100,000 00	.....	100,000 00
		184,500 00	272,100 00	.....	87,600 00
	<i>Dominion of Canada Assay Office</i>				
263	For maintenance of Assay Office, Vancouver, B.C.....	26,000 00	26,000 00		
	<i>Geological Survey</i>				
264	For explorations, surveys and investigations, wages of explorers, topographers and others.....	202,000 00	197,000 00	5,000 00	
	For publication of English and French editions of reports, maps, illustrations, etc.....	60,000 00	65,000 00	.....	5,000 00
	For maintenance of offices and museum, instruments, chemicals, books of reference, miscellaneous assistance and contingencies.....	50,000 00	50,000 00		
	For museum equipment.....	15,000 00	15,000 00		
	For purchase of specimens.....	5,000 00	5,000 00		
		332,000 00	332,000 00		
	SUMMARY				
	Department.....	144,440 00	151,500 00	.....	7,060 00
	Mines Branch.....	184,500 00	272,100 00	.....	87,600 00
	Assay Office.....	26,000 00	26,000 00		
	Geological Survey.....	332,000 00	332,000 00		
		686,940 00	781,600 00	.....	94,660 00

XXVII—LABOUR

Amount to be voted.....\$372,000 00

No. of Vote	Details	1922-23	1921-22	Compared with Estimates of 1921-22	
				Increase	Decrease
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
265	Conciliation and Labour Act, including publication, printing, binding and distribution of Labour Gazette, and allowance to correspondents.....	50,000 00	50,000 00		
266	<i>Industrial Disputes Investigation Act</i>	35,000 00	35,000 00		
267	Fair Wages and Inspection Officers....	5,000 00	20,000 00		15,000 00
268	Administration, <i>Employment Offices Co-ordination Act</i>	45,000 00	75,000 00		30,000 00
269	To supplement amount provided by Statute 8-9 Geo. V., Chap. 21, <i>Employment Offices Co-ordination Act</i>	100,000 00	100,000 00		
270	Administration, <i>Technical Education Act</i>	7,000 00	12,000 00		5,000 00
271	International Labour Conference.....	15,000 00	15,000 00		
272	Joint Industrial Councils.....	15,000 00	15,000 00		
273	Unemployment relief.....	100,000 00	100,000 00		
	<i>Appropriations not required for 1922-23</i>		50,000 00		50,000 00
		372,000 00	472,000 00		100,000 00
	AUTHORIZED BY STATUTE				
	Organization and Co-ordination, Employment Offices, 8-9, Geo. V Chap. 21	150,000 00	150,000 00		
	Technical Education in Canada, 9-10, Geo. V, Chap. 73.....	1,000,000 00	900,000 00	100,000 00	
		1,150,000 00	1,050,000 00	100,000 00	
	SUMMARY				
	To be voted.....	372,000 00	472,000 00		100,000 00
	Authorized by Statute.....	1,150,000 00	1,050,000 00	100,000 00	
		1,522,000 00	1,522,000 00		

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XXVIII—INDIANS

Amount to be voted.....\$2,590,449 00

No. of Vote	Details	1922-23	1921-22	Compared with Estimates of 1921-22	
				Increase	Decrease
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
	RECAPITULATION				
274	Nova Scotia.....	50,140 00	50,140 00		
275	New Brunswick.....	28,784 00	28,784 00		
276	Prince Edward Island.....	3,935 00	3,935 00		
277	Ontario and Quebec.....	183,115 00	156,135 00	26,980 00	
278	Manitoba, Saskatchewan, Alberta and N.W.T.....	661,092 00	586,810 00	74,282 00	
279	British Columbia.....	264,240 00	225,340 00	38,900 00	
280	Yukon.....	15,000 00	15,000 00		
281	General.....	157,500 00	196,500 00		39,000 00
282	Indian Education.....	1,226,643 00	1,327,805 00		101,162 00
		2,590,449 00	2,590,449 00		
	AUTHORIZED BY STATUTE				
	Indian Annuities under Section 171, <i>Indian Act</i> , as amended by 1-2 Geo. V, Cap. 14, Sec. 3.....	205,290 00	205,290 00		
	SUMMARY				
	To be voted.....	2,590,449 00	2,590,449 00		
	Authorized by Statute.....	205,290 00	205,290 00		
		2,795,739 00	2,795,739 00		
	NOVA SCOTIA				
	Salaries.....	6,240 00	6,240 00		
	Relief.....	11,000 00	11,000 00		
	To provide for encouragement of agri- culture.....	1,000 00	1,000 00		
	Medical attendance and medicines.....	6,000 00	6,000 00		
	Repairs to roads and dyking.....	600 00	600 00		
	Miscellaneous and unforeseen.....	25,300 00	25,300 00		
		50,140 00	50,140 00		
	NEW BRUNSWICK				
	Salaries.....	3,184 00	3,184 00		
	Relief.....	18,000 00	18,000 00		
	Miscellaneous and unforeseen.....	850 00	850 00		
	Medical attendance and medicines.....	5,300 00	5,300 00		
	Repairs to roads.....	450 00	450 00		
	To provide for encouragement of agri- culture.....	1,000 00	1,000 00		
		28,784 00	28,784 00		
	PRINCE EDWARD ISLAND				
	Salaries.....	1,160 00	1,160 00		
	Relief and seed grain.....	1,375 00	1,375 00		
	Medical attendance and medicines.....	850 00	850 00		
	Repairs to roads, etc.....	300 00	300 00		
	Miscellaneous.....	250 00	250 00		
		3,935 00	3,935 00		

XXVIII—INDIANS—Continued

Details	1922-23	1921-22	Compared with Estimates of 1921-22	
			Increase	Decrease
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
ONTARIO AND QUEBEC				
Relief, medical Attendance and Medicines.....	66,718 00	66,718 00		
Repairs to roads and bridges and drainage.....	30,380 00	12,700 00	17,680 00	
General expenses.....	83,017 00	73,717 00	9,300 00	
For clearing of land and purchase of stock in Northwestern Ontario.....	3,000 00	3,000 00		
	183,115 00	156,135 00	26,980 00	
MANITOBA, SASKATCHEWAN, ALBERTA AND N.W.T.				
Implements, tools, etc.....	5,190 00	5,190 00		
Field and Garden seeds.....	2,013 00	2,013 00		
Live Stock.....	2,150 00	2,150 00		
Supplies for destitute.....	143,527 00	143,527 00		
Hospitals, medical attendance, etc....	146,260 00	111,450 00	34,810 00	
Triennial clothing.....	3,540 00	3,540 00		
Surveys.....	11,000 00	11,000 00		
Sioux.....	8,145 00	8,145 00		
Grist and Saw Mills.....	3,462 00	5,750 00		2,288 00
General Expenses.....	335,805 00	294,045 00	41,760 00	
	661,092 00	586,810 00	74,282 00	
BRITISH COLUMBIA				
Salaries.....	72,730 00	68,130 00	4,600 00	
Relief to destitute.....	35,000 00	31,000 00	4,000 00	
To assist Indians in farming, fruit culture and cleansing orchards.....	8,450 00	8,450 00		
Hospitals, medical attendance and medicines.....	80,000 00	68,200 00	11,800 00	
Travelling expenses.....	25,000 00	25,000 00		
Office, miscellaneous and unforeseen expenses.....	38,060 00	19,560 00	18,500 00	
Surveys.....	5,000 00	5,000 00		
	264,240 00	225,340 00	38,900 00	
YUKON				
Relief, medical attendance and medicines.....	11,000 00	11,000 00		
General expenses.....	4,000 00	4,000 00		
	15,000 00	15,000 00		

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XXVIII—INDIANS—*Concluded*

—	Details	1922-23	1921-22	Compared with Estimates of 1921-22	
				Increase	Decrease
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
	GENERAL				
	Payments to Indians surrendering their lands under provisions of Section 89 of the Indian Act, which will afterwards be repaid from the avails of the land.....	50,000 00	50,000 00		
	Relief to destitute Indians in remote districts.....	65,000 00	65,000 00		
	To prevent spread of tuberculosis.....	10,000 00	10,000 00		
	Printing, stationery, etc.....	5,000 00	5,000 00		
	Grant to assist Indian Trust Fund Account 310, suppression of liquor...	3,000 00	3,000 00		
	To provide for expenses in connection with epidemic of smallpox and other diseases.....	10,000 00	10,000 00		
	Surveys, Ontario, Quebec and Maritime Provinces.....	3,000 00	3,000 00		
	To provide an amount to pay Agents' fees in connection with registration of Births, Deaths and Marriages....	1,500 00	1,500 00		
	General Legal Expenses.....	10,000 00	10,000 00		
	Appropriation providing for Treaty with McKenzie River Indians transferred to N.W.T. Vote.....		39,000 00		39,000 00
		157,500 00	196,500 00		39,000 00
	INDIAN EDUCATION				
	Indian Education.....	1,226,643 00	1,327,805 00		101,162 00

XXIX—ROYAL CANADIAN MOUNTED POLICE

Amount to be voted.....\$2,991,599 11

No. of Vote	Details	1922-23	1921-22	Compared with Estimates of 1921-22	
				Increase	Decrease
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
283	Pay of Force.....	1,456,532 00	1,586,126 50	.....	129,594 50
	Subsistence, billeting and travelling expenses, forage, fuel and light, clothing, repairs and renewals, horses, ammunition, stationery, etc., hospital, etc., transport and freight, building repairs, contingencies and criminal investigations.....	1,530,067 11	1,936,444 25	.....	406,377 14
	To compensate members of the Royal Canadian Mounted Police for injuries received while in the performance of duty.....	5,000 00	5,000 00	.....
		2,991,599 11	3,527,570 75	.....	535,971 64

XXX—GOVERNMENT OF THE NORTHWEST TERRITORIES

Amount to be voted.....\$183,500 00

No. of Vote	Details	1922-23	1921-22	Compared with Estimates of 1921-22	
				Increase	Decrease
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
284	Salaries and expenses in connection with the administration of the Territories, including the erection of buildings and investigation work, etc.....	105,000 00	125,000 00	.....	20,000 00
	North West Territories, Explorations..	45,000 00	70,000 00	.....	25,000 00
	Administration, N.W. Game Act, etc.	33,500 00	13,170 00	20,330 00	
		183,500 00	208,170 00	.....	24,670 00

XXXI—GOVERNMENT OF THE YUKON TERRITORY

Amount to be voted.....\$160,000 00

No. of Vote	Details	1922-23	1921-22	Compared with Estimates of 1921-22	
				Increase	Decrease
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
285	Salaries and expenses connected with the administration of the Territory.	65,000 00	35,000 00	30,000 00	
	Grant to Local Council.....	45,000 00	45,000 00		
	Grant for maintenance of roads.....	50,000 00	20,000 00	30,000 00	
	<i>Appropriation not required for 1922-23.</i>		20,000 00	20,000 00
		160,000 00	120,000 00	40,000 00	

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XXXII—DOMINION LANDS AND PARKS

Amount to be voted.....\$4,936,950 00

No. of Vote	Details	1922-23	1921-22	Compared with Estimates of 1921-22	
				Increase	Decrease
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
	Salaries of the Dominion Lands Outside Service.....	536,380 00	515,000 00	21,380 00	
	Dominion Land Contingencies, etc....	250,000 00	250,000 00		
	Surveys of Dominion Lands, examination of survey returns, printing of plans, etc.....	600,000 00	600,000 00		
	Amount required to pay the fees of the Board of Examiners for D.L.S., of the Secretary and of the Sub-examiners and for travelling expenses, stationery, printing, rent of rooms and furniture, etc. (The fees of Messrs. E. Deville, Otto Klotz and W. M. Tobey, members of the Board, and J. A. Cote, Secretary, are to be paid out of this sum).....	2,400 00	2,400 00		
	To assist in publishing the transactions of the Association of Dominion Land Surveyors.....	125 00	125 00		
	Protection of Timber in Manitoba, Saskatchewan, Alberta, the N.W.T. and the Railway Belt in B.C., tree culture in Manitoba, Saskatchewan, Alberta, and inspection and management of Forest Reserves.....	1,000,000 00	1,000,000 00		
286	Grant to Canadian Forestry Association.....	4,000 00	4,000 00		
	For surveys and investigations of water and power resources and for administration of Water Powers, etc....	367,000 00	367,000 00		
	For the investigation of the fuel and power resources of the Dominion and for the expenses of the Dominion Power Board.....	10,000 00	15,000 00		5,000 00
	For surveys and inspections in connection with the administration of the Irrigation Act, etc.....	284,000 00	284,000 00		
	Reclamation of Dominion Lands by Drainage (including revote of \$69,000).....	217,000 00	300,000 00		83,000 00
	Grant to Western Canada Irrigation Association.....	1,000 00	1,000 00		
	Grant to Cypress Hills Water Users' Association.....	250 00	250 00		
	Canadian National Parks.....	966,500 00	800,000 00	166,500 00	
	Administration of the Migratory Bird Convention Act.....	55,000 00	46,830 00	8,170 00	
	Engraving, lithographing, printing and preparation of maps, plans and kindred publications of Dominion, including necessary materials for same, etc.....	105,700 00	105,700 00		
	Costs of litigation and legal expenses....	10,000 00	10,000 00		
	Ordnance Lands—Salaries and expenses...	1,595 00	1,595 00		
	Grant to Alpine Club of Canada.....	1,000 00	1,000 00		
	Carried forward.....	4,411,950 00	4,303,900 00	196,050 00	88,000 00

XXXII—DOMINION LANDS AND PARKS—*Concluded*

No. of Vote	Details	1922-23	1921-22	Compared with Estimates of 1921-22	
				Increase	Decrease
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
	Brought forward.....	4,411,950 00	4,303,900 00	196,050 00	88,000 00
236	Seed Grain Advances—Amount required to meet uncollected portions of advances of Seed Grain made in the Western Provinces by the Chartered Banks to holders of unpatented Dominion Lands under the guarantee of the Dominion Government, also including commission payable to banks for collections, fees to Secretary Treasurers of Municipalities and officers of the Provincial Departments of Agriculture, Clerical assistance, travelling expenses, etc.....	200,000 00	500,000 00		300,000 00
	Amount required to provide relief by way of necessary supplies of food, clothing, fuel, etc., also fodder for animals, to needy settlers of the Provinces of Alberta and Saskatchewan by co-operation and agreement with the Provincial Governments or otherwise, and under regulations to be made by the Governor-in-Council..	325,000 00	325,000 00		
		4,936,950 00	5,128,900 00	191,950 00

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XXXIII—SOLDIERS' LAND SETTLEMENT

Amount to be voted.....\$12,000,000 00

No. of Vote	Details	1922-23	1921-22	Compared with Estimates of 1921-22	
				Increase	Decrease
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
287	Advances to soldiers settling upon the land and cost of administering the <i>Soldier Settlement Act</i> , including salaries.....	12,000,000 00	35,017,000 00	.....	23,017,000 00

XXXIV—SOLDIERS' CIVIL RE-ESTABLISHMENT—
OUTSIDE SERVICE

Amount to be voted.....\$15,148,500 00

No. of Vote	Details	1922-23	1921-22	Compared with Estimates of 1921-22	
				Increase	Decrease
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
288	Capital.....	75,000 00	235,000 00	.....	160,000 00
289	Care of patients and medical examination of pensioners.....	4,000,000 00	5,250,000 00	.....	1,250,000 00
290	Vocational expense.....	85,000 00	325,000 00	.....	240,000 00
291	Salaries.....	5,620,000 00	6,125,000 00	.....	505,000 00
292	Pay and Allowances—				
	Treatment.....	3,500,000 00	3,750,000 00	.....	250,000 00
	Training.....	400,000 00	2,000,000 00	.....	1,600,000 00
293	Vocational loans.....	75,000 00	150,000 00	.....	75,000 00
294	Interest on War Service Gratuity.....	18,500 00	10,000 00	8,500 00	
295	Unemployment Relief.....	500,000 00	600,000 00	.....	100,000 00
296	Operating expenses and working capital.....	700,000 00	1,500,000 00	.....	800,000 00
297	Employers' Liability Compensation.....	175,000 00	100,000 00	75,000 00	
	<i>Appropriations not required for 1922-23</i>.....	.....	60,000 00	.....	60,000 00
		15,148,500 00	20,105,000 00	.....	4,956,500 00

XXXV—THE AIR BOARD

Amount to be voted.....\$1,000,000 00

No. of Vote	Details	1922-23	1921-22	Compared with Estimates of 1921-22	
				Increase	Decrease
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
298	Salaries.....	75,000 00	75,000 00		
	Contingencies.....	17,500 00	25,000 00		7,500 00
	Canadian Air Force and Civil Aviation.	907,500 00	1,525,000 00		617,500 00
		1,000,000 00	1,625,000 00		625,000 00

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XXXVI—MISCELLANEOUS.

Amount to be voted.....\$13,593,675.00

No. of Vote	Details	1922-23	1921-22	Compared with Estimates of 1921-22	
				Increase	Decrease
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
299	<i>Canada Gazette</i>	51,000 00	51,000 00		
300	Printing Bureau—Plant, repairs and renewals.....	30,000 00	20,000 00	10,000 00	
301	Printing Bureau—Plant, new.....	67,100 00	45,000 00	22,100 00	
302	Distribution of Parliamentary docu- ments and other Government Publi- cations.....	40,000 00	40,000 00		
303	Miscellaneous Printing.....	25,000 00	100,000 00		75,000 00
304	Contribution towards publication of International Catalogue of Scientific Literature.....	665 00	665 00		
305	Expenses under the Canada Temper- ance Act (Revote \$20,000.00).....	35,000 00	500,000 00		465,000 00
306	For supply of Canadian publications to Library of the High Commissioner's Office.....	1,000 00	1,000 00		
307	To provide for the purchase of 650 copies of the Parliamentary Guide.....	1,950 00	1,950 00		
308	To provide for the administration of the <i>Bankruptcy Act</i>	8,000 00	15,000 00		7,000 00
309	To provide for the expenses incurred or which may be incurred by the Com- mittee appointed for the purpose of inquiring into and reporting upon an Amendment to the Armorial Bear- ings of Canada.....	2,500 00	1,500 00	1,000 00	
310	Expenses under the <i>Naturalization Acts</i> , 1914 and 1920.....	50,000 00	31,000 00	19,000 00	
311	Unforeseen expenses, expenditure thereof to be under Order in Council, and a detailed statement to be laid before Parliament within fifteen days of next session.....	75,000 00	40,000 00	35,000 00	
312	Grant to the National Battlefields Commission— (a) For expenses of administration (b) For maintenance of the Na- tional Battlefields Park..... (c) For maintenance of Martello Towers.....	6,000 00 35,000 00 1,000 00	6,000 00 35,000 00 600 00	400 00	
313	Canadian Press Limited—	50,000 00	50,000 00		
314	Canadian Press Ltd.....	8,000 00	8,000 00		
315	To provide for the administration of the <i>Business Profits War Tax Act, 1916</i> and the <i>Income War Tax Act, 1917</i> , and amendments. Appointments for the purpose and an additional salary of \$4,000 for the Commissioner of Taxation may be made without reference to, and notwithstanding the provisions of the <i>Civil Service Act</i>	2,200,000 00	2,200,000 00		
316	Grant to the Victorian Order of Nurses	5,000 00	5,000 00		
317	Grant in aid of the Canadian General Council of the Boy Scouts Associa- tion.....	15,000 00	5,000 00	10,000 00	
318	Contribution to aid in carrying on the work of the Royal Astronomical Society.....	2,000 00	2,000 00		
319	Grant to the Royal Society of Canada	8,000 00	8,000 00		
320	Royal Canadian Academy of Arts.....	7,500 00	7,500 00		
	Carried forward.....	2,724,715 00	3,174,215 00	97,500 00	547,000 00

XXXVI—MISCELLANEOUS—Continued

No. of Vote	Details	1922-23	1921-22	Compared with Estimates of 1921-22	
				Increase	Decrease
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
	Brought forward	2,724,715 00	3,174,215 00	97,500 00	547,000 00
321	Loan to Provincial Governments to encourage the erection of dwelling houses, on the terms and conditions set forth in the Order-in-Council of the 3rd of December, 1918, and amendments thereto from time to time made—provided that the amount of loan to any Province shall not, when added to the loans for the same purpose already made such Province, exceed the proportion of a total of \$31,250,000 which the population of such Province bears to the population of the Dominion as determined by the last federal census (Revote).....	9,550,080 00	12,000,000 00		2,449,920 00
322	Grant in aid of the Dominion Council of the Girl Guides.....	3,000 00	3,000 00		
323	Purchasing Commission—Salaries and contingencies.....	72,000 00	80,442 96		8,442 96
324	Chief Electoral Officer—Salaries and Contingencies of office.....	16,000 00	15,640 00	360 00	
325	Expenses of litigated matters conducted within the Department of Justice	33,000 00	43,000 00		10,000 00
326	Annual contribution to the Canadian Law Library, London, England.....	500 00	500 00		
327	Expenses under Pecuniary Claims Convention with U.S.A.....	10,000 00	5,000 00	5,000 00	
328	Grant to assist the Canadian Association for the Prevention of Tuberculosis.....	10,000 00	10,000 00		
329	Grant towards defraying the expenses of the Canadian National Committee for Mental Hygiene.....	10,000 00	10,000 00		
330	Grant to Canadian National Council of Child Welfare.....	5,000 00	5,000 00		
331	Public Archives.....	70,570 00	68,250 00	2,320 00	
332	To provide for the salary of a Private Secretary to the Speaker of the Senate.....	600 00	600 00		
333	Salaries and expenses of the Paris Agency.....	42,500 00	42,500 00		
334	Allowance to Mr. W. J. Stewart, Chief Hydrographer for services performed under Order in Council of the 19th October, 1912, in relation to question under consideration by the International Joint Commission during the year 1922-23.....	1,000 00	1,000 00		
335	Amount required to meet expenses of the Lake of the Woods Control Board.....	15,000 00	15,000 00		
336	Canadian Representation in the United States.....	60,000 00	60,000 00		
337	Salaries and Expenses, Passport Office.....	30,000 00	30,000 00		
338	To provide for Canada's contribution towards the maintenance of the permanent Secretariat of the League of Nations.....	150,000 00	200,000 00		50,000 00
339	Grant to assist the Canadian Branch of the St. John Ambulance Association.....	5,000 00	5,000 00		
340	Grant to the National Dairy Council.....	3,000 00	3,000 00		
	Carried forward	12,811,965 00	15,772,147 96	105,180 00	3,065,362 96

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XXXVI—MISCELLANEOUS—*Concluded*

No. of Vote	Details	1922-23	1921-22	Compared with Estimates of 1921-22	
				Increase	Decrease
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
	Brought forward	12,811,965 00	15,772,147 96	105,180 00	3,065,362 96
341	Grant to National Horticultural Council.....	5,000 00	.....	5,000 00	
342	To provide for Canada's proportionate share of the cost of expenditure made by the Imperial War Graves Commission—probable amount required.....	669,410 00	905,316 80	.....	235,906 80
343	Grant to the Canadian Institute of Mining and Metallurgy.....	3,000 00	3,000 00		
344	Grant to Imperial Mineral Resources Bureau.....	7,300 00	12,166 67	.....	4,866 67
345	To provide for the expenses of work in the interest of fire prevention, to be carried on by the Department of Insurance.....	17,000 00	15,000 00	2,000 00	
346	Patent Record.....	45,000 00	45,000 00		
347	To provide for railway and steamship charges for freight on goods for the "Save the Children Fund", for relief of distress in Russia.....	20,000 00	.....	20,000 00	
348	To provide for expenses of administering the Act respecting Annuities for Old Age.....	15,000 00	15,000 00		
	<i>Appropriations not required for 1922-23</i>		10,909,051 00	.....	10,909,051 00
		13,593,675 00	27,676,682 43	.....	14,083,007 43
	AUTHORIZED BY STATUTE				
	Ottawa Improvement Commission, 9-10, Edw. VII, Cap. 45, and 9-10, Geo. V, cap. 62.....	150,000 00	150,000 00		
	Royal Mint, 10-11 Geo. V, Cap. 16....	200,000 00	200,000 00		
	Pacific Cable, 62-63, Vic., Cap. 3; 1, Edw. VII, Cap. 5—Probable amount required.....	40,000 00	40,000 00		
	Salary, Chief Electoral Officer, 10-11 Geo. V, Cap. 46, Sec. 19.....	12,000 00	12,000 00		
	Corporation of the City of Ottawa, 10-11, Geo. V, Cap. 15.....	75,000 00	75,000 00		
	International Joint Commission, 1-2, Geo. V, Cap. 28.....	75,000 00	75,000 00		
	Attendance, Judicial Committee of the Privy Council, 10-11, Geo. V, Cap. 56.	3,000 00	3,000 00		
		555,000 00	555,000 00		
	SUMMARY				
	To be voted.....	13,593,675 00	27,676,682 43	.....	14,083,007 43
	Authorized by Statute.....	555,000 00	555,000 00		
		14,148,675 00	28,231,682 43	.....	14,083,007 43

XXXVII—CUSTOMS AND EXCISE

Amount to be voted.....\$6,874,204.00

No. of Vote	Details	1922-23	1921-22	Compared with Estimates of 1921-22	
				Increase	Decrease
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
349	Salaries and contingent expenses of the several ports in the Dominion, including pay for overtime of officers notwithstanding anything in the Civil Service Act,—and temporary buildings and rentals.....	5,334,110 00	5,489,815 00	.....	155,705 00
	Salaries and travelling expenses of Inspectors of ports and of other officers on inspection, preventive service, and in connection with the Board of Customs; the latter including salaries of \$1,500 for the Chairman, \$1,000 each for three members and \$500 for the Secretary.....	707,094 00	621,380 00	85,714 00	
	Miscellaneous—Printing and stationery, subscriptions to commercial papers, flags, dating stamps, locks, instruments, etc., for various ports of entry, express charges on samples, stationery and legal forms, legal expenses, premiums on guarantee bonds, and uniforms for Customs officers.....	573,000 00	423,000 00	150,000 00	
	To provide for expenses of maintenance of revenue cruisers and for preventive services.....	250,000 00	238,000 00	12,000 00	
	Amount to be paid to Department of Justice for secret preventive service.....	10,000 00	10,000 00		
		6,874,204 00	6,782,195 00	92,009 00	

SESSIONAL PAPER No. 3

XXXVIII—RAILWAYS AND CANALS—CHARGEABLE TO COLLECTION OF REVENUE

Amount to be voted.....\$9,267,000.00

No. of Vote	Details	1922-23	1921-22	Compared with Estimates of 1921-22	
				Increase	Decrease
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
	RAILWAYS				
350	Canadian Government Railways— Toward any deficiency in receipts and revenues necessary to meet working expenditures for the twelve months ending December 31, 1922, the management of the Railway being hereby authorized to apply receipts and revenues toward pay- ment of the said working expendi- tures.....	7,000,000 00	7,000,000 00		
	CANALS				
351	Staff and Repairs.....	2,265,000 00	2,270,000 00	.....	5,000 00
	MISCELLANEOUS				
352	Compassionate allowance to the widow of the late James Innes, Electrician Foreman, who was electrocuted while in discharge of his duties on the Lachine Canal, on September 30, 1921.....	2,000 00	.....	2,000 00	
		9,267,000 00	9,270,000 00	.....	3,000 00

XXXIX—PUBLIC WORKS—CHARGEABLE TO COLLECTION OF REVENUE

Amount to be voted.....\$1,117,800.00

No. of Vote	Details	1922-23	1921-22	Compared with Estimates of 1921-22	
				Increase	Decrease
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
	GRAVING DOCKS, LOCKS AND DAMS, ETC.—WORKING EXPENSES, ETC.				
353	Graving Docks.....(a)	103,400 00	105,700 00		2,300 00
	Harbour and River Works, etc.....(b)	60,500 00	66,200 00		5,700 00
	Collection of Public Works Revenues.....	5,000 00	5,000 00		
		168,900 00	176,900 00		8,000 00
	(a) <i>Graving Docks</i>				
	Champlain Graving Dock.....	47,400 00	47,400 00		
	Lorne Graving Dock.....	34,000 00	35,300 00		1,300 00
	Esquimalt Graving Dock.....	22,000 00	23,000 00		1,000 00
		103,400 00	105,700 00		2,300 00
	(b) <i>Harbour and River Works</i>				
	Burlington Channel Bridge.....	7,500 00	5,800 00	1,700 00	
	French River Dams.....	3,500 00	3,500 00		
	Kingston—Wharfs and bridges.....	14,700 00	17,900 00		3,200 00
	Montreal River—Dam at Latchford.....	3,000 00	3,000 00		
	Riviere du Lievre—Lock and dam.....	3,000 00	3,000 00		
	St. Andrew's Rapids—Lock and dam.....	23,800 00	25,800 00		2,000 00
	Selkirk—Repair slip.....	5,000 00	5,200 00		200 00
	<i>Appropriations not required for 1922-23..</i>		2,000 00		2,000 00
		60,500 00	66,200 00		5,700 00
	TELEGRAPH AND TELEPHONE LINES				
354	Prince Edward Island and Mainland..	7,000 00	14,000 00		7,000 00
	Land and cable telegraph lines, Lower St. Lawrence and Maritime Pro- vinces, including working expenses of vessels required for cable service.....	225,000 00	223,000 00	2,000 00	
	Saskatchewan.....	78,400 00	78,400 00		
	Alberta.....	121,500 00	121,500 00		
	British Columbia—Mainland.....	102,000 00	98,500 00	3,500 00	
	British Columbia—Vancouver Island District.....	126,000 00	126,000 00		
	Yukon System (Ashcroft-Dawson)....	279,000 00	279,000 00		
	Telegraph and Telephone Service— Generally.....	10,000 00	10,000 00		
		948,900 00	950,400 00		1,500 00
	SUMMARY				
	Graving Docks, etc.....	168,900 00	176,900 00		8,000 00
	Telegraph and telephone lines.....	948,900 00	950,400 00		1,500 00
		1,117,800 00	1,127,300 00		9,500 00

SESSIONAL PAPER No. 3

XL—POST OFFICE—OUTSIDE SERVICE

Amount to be voted.....\$28,833,200 40

No. of Vote	Details	1922-23	1921-22	Compared with Estimated of 1921-22	
				Increase	Decrease
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
355	Salaries and Allowances.....	13,103,665 90	13,743,366 25	.....	639,700 35
	Mail Service.....	14,431,084 50	14,521,084 50	.....	90,000 00
	Miscellaneous.....	1,103,450 00	1,074,200 00	29,250 00	
	Yukon Territory.....	195,000 00	195,000 00		
	<i>Appropriation not required for 1922-23..</i>		20 50	.....	20 50
		28,833,200 40	29,533,671 25	.....	700,470 85

XL—POST OFFICE—OUTSIDE SERVICE—*Continued*

Details	1922-23	1921-22	Compared with Estimates of 1921-22	
			Increase	Decrease
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
POST OFFICES—SALARIES				
Galt.....	15,060 00	13,020 00	2,040 00	
Hull.....	9,240 00	8,100 00	1,140 00	
New Glasgow.....	6,300 00	6,300 00		
Oshawa.....	7,200 00	6,300 00	900 00	
Pembroke.....	5,400 00		5,400 00	
Shawinigan Falls.....	6,542 50	4,625 00	1,917 50	
Stratford.....	17,820 00	16,320 00	1,500 00	
Collingwood.....	11,640 00	11,160 00	480 00	
Cornwall.....	11,280 00	9,840 00	1,440 00	
North Bay.....	16,560 00	15,480 00	1,080 00	
Portage la Prairie.....	13,080 00	9,840 00	3,240 00	
Prince Rupert.....	13,960 00	13,240 00	720 00	
Smith's Falls.....	10,680 00	9,240 00	1,440 00	
Truro.....	19,020 00	13,320 00	5,700 00	
Amherst.....	23,640 00	22,800 00	840 00	
Belleville.....	29,760 00	29,400 00	360 00	
Brockville.....	28,800 00	28,200 00	600 00	
Lindsay.....	21,480 00	18,660 00	2,820 00	
Medicine Hat.....	41,160 00	35,820 00	5,340 00	
Nanaimo.....	22,680 00	17,760 00	4,920 00	
Owen Sound.....	32,040 00	31,320 00	720 00	
Prince Albert.....	34,680 00	33,840 00	840 00	
St. Hyacinthe.....	20,460 00	19,740 00	720 00	
Three Rivers.....	36,540 00	32,460 00	4,080 00	
Woodstock.....	23,160 00	20,940 00	2,220 00	
Charlottetown.....	38,080 00	37,660 00	420 00	
Chatham.....	39,240 00	35,160 00	4,080 00	
Fort William.....	47,199 00	44,979 00	2,220 00	
Fredericton.....	31,320 00	29,040 00	2,280 00	
Guelph.....	49,920 00	44,700 00	5,220 00	
Kitchener.....	45,960 00	41,040 00	4,920 00	
Lethbridge.....	43,200 00	38,880 00	4,320 00	
New Westminster.....	54,120 00	47,280 00	6,840 00	
Niagara Falls.....	35,580 00	30,420 00	5,160 00	
Port Arthur.....	43,620 00	39,360 00	4,260 00	
Sarnia.....	35,940 00	31,860 00	4,080 00	
Sault Ste. Marie.....	37,200 00	28,500 00	8,700 00	
Sherbrooke.....	50,820 00	42,480 00	8,340 00	
Sydney.....	35,460 00	31,380 00	4,020 00	
St. Catharines.....	45,420 00	40,800 00	4,620 00	
St. Thomas.....	35,580 00	31,740 00	3,840 00	
Brandon.....	58,500 00	54,960 00	3,540 00	
Brantford.....	66,840 00	60,960 00	5,880 00	
Kingston.....	79,620 00	64,714 00	14,906 00	
Moncton.....	48,240 00	27,300 00	20,940 00	
Peterborough.....	52,440 00	44,520 00	7,920 00	
Moose Jaw.....	99,000 00	81,237 50	17,762 50	
Saskatoon.....	113,700 00	96,840 00	16,860 00	
St. John.....	163,740 00	133,600 00	25,140 00	
Victoria.....	170,120 00	164,600 00	5,520 00	
Windsor.....	85,860 00	57,720 00	28,140 00	
Calgary.....	261,840 00	213,622 00	48,218 00	
Edmonton.....	265,890 00	252,390 00	13,500 00	
Halifax.....	187,350 00	137,250 00	50,100 00	
Hamilton.....	294,240 00	265,399 25	28,840 75	
London.....	202,380 00	187,500 00	14,880 00	
Quebec.....	364,810 00	338,390 00	26,420 00	
Regina.....	202,240 00	157,420 00	44,820 00	
Ottawa.....	414,300 00	379,320 00	35,040 00	
Vancouver.....	474,020 00	405,980 00	68,040 00	
Winnipeg.....	619,680 00	481,334 75	138,345 25	
Montreal.....	1,707,540 00	1,635,460 00	72,080 00	
Toronto.....	1,831,450 40	1,611,244 00	220,206 40	
Carried forward.....	8,910,641 90	7,879,765 50	1,030,876 40	

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XL—POST OFFICE—OUTSIDE SERVICE—*Continued*

—	Details	1922-23	1921-22	Compared with Estimates of 1921-22	
				Increase	Decrease
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
	Brought forward.....	8,910,641 90	7,879,765 50	1,030,876 40	
	Temporary assistance.....	694,000 00	694,000 00		
	To provide for the appointment and payment of letter carriers in cities and towns where letter carrier delivery may be established.....	15,504 00	15,504 00		
	To provide for payment for overtime— payment to be made in accordance with regulations approved by the Governor in Council.....	185,000 00	185,000 00		
	<i>Appropriations not required for 1922-23.</i>		947,600 00		947,600 00
		9,805,145 90	9,721,869 50	83,276 40	
	OFFICES OF DISTRICT SUPERINTENDENTS OF POSTAL SERVICE, INCLUDING INSPECTION AND RAILWAY MAIL SERVICE—SALARIES				
	Charlottetown.....	28,400 00	23,900 00	4,500 00	
	Halifax.....	154,320 00	144,400 00	9,920 00	
	St. John.....	139,580 00	132,839 00	6,741 00	
	Quebec.....	239,780 00	283,979 00		44,199 00
	Sherbrooke.....	20,820 00	21,060 00		240 00
	Montreal.....	256,720 00	315,760 00		59,040 00
	Kingston.....		22,580 00		22,580 00
	Ottawa.....	199,780 00	175,960 00	23,820 00	
	Toronto.....	328,720 00	369,172 75		40,452 75
	London.....	234,720 00	219,180 00	15,540 00	
	North Bay.....	117,600 00	110,340 00	7,260 00	
	Winnipeg.....	250,360 00	262,904 25		12,544 25
	Saskatoon.....	140,400 00	122,980 00	17,420 00	
	Moose Jaw.....	140,980 00	131,562 50	9,417 50	
	Calgary.....	214,420 00	203,053 25	11,366 75	
	Edmonton.....		30,059 00		30,059 00
	Lethbridge.....		14,760 00		14,760 00
	Vancouver.....	186,920 00	162,419 00	24,501 00	
	Victoria.....		21,480 00		21,480 00
	Office of Chief Post Office Superintend- ent, Montreal.....		18,400 00		18,400 00
	Office of Chief Post Office Superintend- ent, Toronto.....		24,080 00		24,080 00
	Mileage Allowance.....	600,000 00	600,000 00		
	Temporary Assistance.....	45,000 00	247 000 00		202,000 00
	<i>Appropriations not required for 1922-23.</i>		363,628 00		363,628 00
		3,298,520 00	4,021,496 75		722,976 75
	SUMMARY				
	Total Post Offices.....	9,805,145 90	9,721,869 50	83,276 40	
	Total Offices of District Superintend- ents of Postal Service, including Inspection and Railway Mail Service	3,298,520 00	4,021,496 75		722,976 75
		13,103,665 90	13,743,366 25		639,700 35
	MAIL SERVICE				
	Mail Service by railway.....	7,899,932 00	7,899,932 00		
	Mail service by steamboat.....	181,152 50	666,152 50		485,000 00
	Mail service by ordinary land convey- ance, including Rural Mail Delivery.	6,050,000 00	5,700,000 00	350 000,00	
	Supply and repair of mail bags.....	300,000 00	255,000 00	45,000 00	
		14,431,084 50	14,521,084 50		90,000 00

XL—POST OFFICE—OUTSIDE SERVICE—*Concluded*

—	Details	1922-23	1921-22	Compared with Estimates of 1921-22	
				Increase	Decrease
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
	MISCELLANEOUS EXPENDITURE				
	For commission to Postmasters on savings bank business.....	13,750 00	27,500 00	.....	13,750 00
	For travelling charges and expenses of District Superintendents, Inspectors and other officers on duty.....	60,000 00	60,000 00		
	For stationery, printing and advertising.....	393,000 00	375,000 00	18,000 00	
	For manufacturing of postage stamps, postcards, envelopes, postbands, etc.	185,000 00	160,000 00	25,000 00	
	For hand stamps, scales and weights for Post Offices, and for other miscellaneous items of Post Office charges and equipment.....	450,000 00	450,000 00		
	To provide for a telegraphic news service for the Magdalen Islands during the Winter months.....	700 00	700 00		
	The salary of the representative of the Canadian Government on the Pacific Cable Board at the rate of \$1,000 a year.....	1,000 00	1,000 00		
		1,103,450 00	1,074,200 00	29,250 00	

XLI—TRADE AND COMMERCE.

Amount to be voted.....\$3,152,075.33

No. of Vote	Details	1922-23	1921-22	Compared with Estimates of 1921-22	
				Increase	Decrease
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
356	Bounties on Crude Petroleum, administration of the Act.....	3,000 00	3,000 00		
357	Bounty on Linen Yarn spun in Canada from Canadian Flax, including expenses of supervision; under Orders in Council of September 3, 1918, and June 30, 1920.....	26,000 00	26,000 00		
358	Canada Grain Act, administration of..	1,300,000 00	1,175,000 00	125,000 00	
359	Culling Timber—Annuities for Superannuated Cullers.....	400 00	1,600 00	.....	1,200 00
360	Dominion Bureau of Statistics (including Census, 1921).....	415,000 00	1,860,000 00	.....	1,445,000 00
361	Gold and Silver Marking Act, administration of....	6,000 00	4,000 00	2,000 00	
362	Grant to Canadian Engineering Standards Association for the promotion of uniformity of standards in metallic and other products.....	10,000 00	10,000 00		
	Carried forward.....	1,760,400 00	3,079,600 00	127,000 00	1,446,200 00

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XLI—TRADE AND COMMERCE—*Concluded*

No. of Vote.	Details	1922-23	1921-22	Compared with Estimates of 1921-22	
				Increase	Decrease
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
	Brought forward.....	1,760,400 00	3,079,600 00	127,000 00	1,446,200 00
363	Honorary Advisory Council of Industrial and Scientific Research— (Salaries and expenses, including printing and stationery, and the collection and distribution of information, and for Studentships, Fellowships, Special Problems, and Forestry Studies).....	120,000 00	120,000 00		
364	Inspection and Sale Act, administration of.....	3,000 00	2,500 00	500 00	
365	International Customs Tariffs Bureau.....	2,462 00	1,400 00	1,062 00	
366	Maintenance of Terminal Elevators and necessary equipment.....	95,000 00	10,000 00	85,000 00	
367	Trade Commissioners and Commercial Agents—Salaries and contingencies thereof, and miscellaneous expenditures in the development and extension of Canadian trade.....	280,000 00	280,000 00		
368	Exhibits and Publicity.....	50,000 00	50,000 00		
369	Weights and Measures Inspection.....	315,950 00	317,860 00		1,910 00
370	Gas and Electricity Inspection.....	176,330 00	169,210 00	7,120 00	
371	West India Cable.....	38,933 33	38,933 33		
372	Printing of Parliamentary and Departmental Publications, including cost of translation.....	200,000 00	145,000 00	55,000 00	
373	Contribution to the upkeep of the Imperial Institute, London, on condition that the balance of £40,000 is contributed by the United Kingdom, India, the other Overseas Dominions and Crown Colonies and Protectorates.....	20,000 00	20,000 00		
374	To provide for salaries and expenses of the Grain Inquiry Commission.....	40,000 00	30,000 00	10,000 00	
375	To provide for a Canadian Exhibition in France.....	50,000 00		50,000 00	
	<i>Appropriations not required for 1922-23..</i>		251,150 00		251,150 00
		3,152,075 33	4,515,653 33		1,363,578 00

XLII—ADJUSTMENT OF WAR CLAIMS

Amount to be voted.....\$8,411,800 00

No. of Vote	Details	1922-23	1921-22	Compared with Estimates of 1921-22	
				Increase	Decrease
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
376	Militia and Defence.....	7,380,000 00	7,477,380 00		97,380 00
377	Naval Service.....	956,800 00	120,000 00	836,800 00	
378	Secretary of State.....	75,000 00	50,000 00	25,000 00	
	<i>Appropriations not required for 1922-23..</i>		877,500 00		877,500 00
		8,411,800 00	8,524,880 00		113,080 00

DETAILS OF CIVIL GOVERNMENT.

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
		OFFICE OF THE GOVERNOR GENERAL'S SECRETARY	\$ cts.	\$ cts.
1	1	Governor General's Secretary..... (Additional to salary authorized by R.S.C. 4)	3,600 00	3,600 00
		Aides-de-Camp.....	7,300 00	7,300 00
1	1	Deputy Governor General's Secretary.....	5,100 00	4,800 00
1	1	Assistant Deputy Governor General's Secretary.....	3,800 00	3,700 00
1	1	Head Clerk.....	2,880 00	2,880 00
1	1	Principal Clerk.....	2,160 00	2,040 00
1	1	Senior Clerk Stenographer.....	1,500 00	1,440 00
1	1	Clerk Stenographer.....	1,050 00	1,005 00
1	2	Junior Clerk Stenographers (1 at \$950; 1 at \$660).....	1,610 00	1,500 00
1	1	Confidential Messenger.....	1,200 00	1,200 00
2	2	Senior Messengers at \$1,080.....	2,160 00	2,160 00
2	2	Messenger Clerks at \$600.....	1,200 00	2,000 00
14	14		33,560 00	33,625 00
		Contingencies		
		Allowance to A. F. Sladen, Private Secretary.....	600 00	600 00
		Printing and Stationery.....	3,000 00	3,000 00
		Sundries.....	63,000 00	63,000 00
			66,600 00	66,600 00
		PRIVY COUNCIL OFFICE		
1	1	Deputy Head, Clerk of the Privy Council.....	6,000 00	6,000 00
1	1	Asst. Deputy Head, Asst. Clerk to the Privy Council..	3,960 00	3,780 00
3	3	Head Clerks, 3 at \$2,880 each.....	8,640 00	8,640 00
1	1	Head Translator.....	3,300 00	3,180 00
1	1	Principal Clerk.....	2,280 00	2,160 00
		Unclassified.....		2,000 00
1	1	Senior Translator.....	2,160 00	2,040 00
1	1	Departmental Librarian.....	1,680 00	1,600 00
1	1	Clerk-Typist.....	1,600 00	1,600 00
1	1	Senior Clerk.....	1,550 00	1,500 00
1	1	Clerk-Stenographer.....	1,020 00	960 00
1	1	Junior Clerk-Stenographer.....	780 00	720 00
1	1	Door-keeper, Privy Council.....	1,500 00	1,500 00
3	2	Messenger-Clerks, 2 at \$1,000 each, 1 at \$600.....	2,600 00	2,000 00
1	1	Confidential Messenger.....	1,140 00	1,080 00
		Office Boy.....		390 00
		Allowance Private Secretary.....		600 00
1	.....	Private Secretary, under Civil Service Act, 1918.....	3,600 00	
1	.....	Asst. Private Secretary.....	3,000 00	
20	19		44,810 00	39,750 00
		Contingencies		
		Printing and Stationery.....	3,000 00	3,000 00
		Sundries.....	7,000 00	7,000 00
			10,000 00	10,000 00

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DETAILS OF CIVIL GOVERNMENT—Continued

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
			\$ cts.	\$ cts.
		DEPARTMENT OF JUSTICE		
		<i>Administration of Justice</i>		
1	1	Deputy Minister.....	10,000 00	10,000 00
1	1	Assistant Deputy Minister.....	5,500 00	5,500 00
3	3	Senior Advisory Counsel at \$5,000.....	15,000 00	15,000 00
3	2	Advisory Counsel: 2 at \$4,020; 1 at \$3,840.....	11,880 60	11,700 00
2	2	Junior Advisory Counsel: 1 at \$3,120; 1 at \$2,910.....	6,030 00	5,880 00
1	1	Superintendent of Penitentiaries.....	4,920 00	4,920 00
1	1	Chief, Clemency Branch.....	4,000 00	4,000 00
1	1	Purchasing Agent.....	3,780 00	3,780 00
1	1	Accountant and General Registrar.....	3,900 00	3,800 00
2	2	Accountants, at \$2,800.....	5,600 00	5,600 00
1	1	Assistant Accountant.....	1,500 00	1,860 00
3	2	Inspectors of Penitentiaries, 2 at \$3,180; 1 at \$2,820.....	9,180 00	6,120 00
1	1	Parole Officer.....	3,600 00	3,500 00
1	1	Chief, Penitentiary Engineer.....	3,840 00	3,660 00
3	3	Secretary-Clerks: 2 at \$3,360; 1 at \$2,800.....	9,520 00	9,340 00
1	1	Head Clerk.....	2,880 00	2,880 00
1	1	Senior Clerk Bookkeeper.....	2,100 00	2,075 00
1	1	Clerk Bookkeeper.....	1,080 00	1,080 00
1	1	Stenographer Bookkeeper.....	1,140 00	1,080 00
2	2	Principal Clerks: 1 at \$2,160; 1 at \$1,920.....	4,080 00	3,840 00
1	1	Senior File Clerk.....	1,500 00	1,440 00
1	1	File Clerk.....	1,140 00	1,080 00
1	1	Senior Law Clerk Stenographer.....	1,500 00	1,500 00
8	8	Law Clerk Stenographers: 2 at \$1,260; 1 at \$1,200; 1 at \$1,170; 1 at \$1,155; 2 at \$1,080; 1 at \$1,020.....	9,225 00	9,045 00
2	1	Senior Clerk Stenographers: 1 at \$1,500; 1 at \$1,320.....	2,820 00	1,440 00
7	5	Clerk Stenographers: 2 at \$1,260; 2 at \$1,140; 1 at \$1,020; 2 at \$960.....	7,740 00	5,640 00
1	1	Junior Clerk Stenographer.....	900 00	840 00
1	1	Clerk Typist.....	1,140 00	2,100 00
1	1	Junior Clerk Typist.....	720 00	660 00
2	1	Confidential Messengers: 1 at \$962.50; 1 at \$960.....	1,922 50	1,080 00
4	5	Messenger Clerks: 4 at \$1,000.....	4,000 00	4,887 50
		Allowances to Private Secretaries.....	1,200 00	1,200 00
60	56	<i>Supreme Court of Canada</i>	143,397 50	136,527 50
1	1	Registrar.....	6,000 00	6,000 00
2	2	Law Reporters: 1 at \$3,800; 1 at \$3,275.....	7,075 00	6,875 00
1	1	Docket Clerk.....	2,800 00	2,800 00
2	2	Librarians, at \$2,880.....	5,760 00	5,520 00
2	2	Departmental Librarians: 1 at \$2,100; 1 at \$1,680.....	3,780 00	3,700 00
1	1	Secretary to Executive.....	1,860 00	1,860 00
1	1	Secretary to Chief Justice.....	2,400 00	2,800 00
4	4	Senior Law Clerk Stenographers: 1 at \$2,100; 3 at \$1,560.....	6,780 00	6,500 00
1	1	Court Usher.....	1,080 00	1,020 00
1	1	Confidential Messenger.....	1,200 00	1,200 00
2	2	Messenger Clerks: 1 at \$950; 1 at \$600.....	1,550 00	1,887 50
18	18	<i>Exchequer Court of Canada</i>	40,285 00	40,162 50
1	1	Registrar.....	5,000 00	5,000 00
1	1	Deputy Registrar and Reporter.....	3,330 00	3,210 00
1	1	Court Reporter.....	3,240 00	3,120 00
1	1	Docket Clerk.....	2,800 00	2,800 00
1	1	Senior Law Clerk Stenographer.....	1,560 00	1,500 00
1	1	Law Clerk Stenographer.....	1,200 00	1,140 00
1	1	Clerk Stenographer.....	1,005 00	945 00
1	1	Court Usher.....	1,200 00	1,200 0
8	8		19,335 00	18,915 00
86	82	<i>Grand Total</i>	203,017 50	195,605 00
		<i>Contingencies</i>		
		Clerical and other assistance.....	7,000 00	3,500 00
		Printing and Stationery.....	7,000 00	6,000 00
		Sundries.....	18,500 00	15,500 00
			32,500 00	25,000 00

DETAILS OF CIVIL GOVERNMENT—Continued

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
		DEPARTMENT OF MILITIA AND DEFENCE	\$ cts.	\$ cts.
1	1	Deputy Minister.....	6,000 00	6,000 00
1	1	Assistant Deputy Minister.....	5,100 00	5,100 00
1	1	Departmental Accountant (Grade 6).....	4,500 00	4,380 00
1	1	Director, Separation Allowance and Assigned Pay.....	4,000 00	4,000 00
1	1	Director of Contracts.....	4,200 00	3,900 00
1	1	Secretary, Department of Militia and Defence.....	4,200 00	4,020 00
1	1	Secretary, Militia Council.....	3,720 00	3,660 00
1	2	Departmental Accountant (Grade 4).....	3,360 00	7,200 00
2	2	Departmental Accountants (Grade 3): 1 at \$2,940, 1 at \$2,700.....	5,640 00	5,160 00
	1	Pay and Allowance Examiner.....		3,200 00
3	3	Chief Clerks: 1 at \$3,360; 1 at \$3,300; 1 at \$3,120.....	9,780 00	9,600 00
1	1	Senior Assistant Engineer and Controller of Military Lands.....	3,480 00	3,300 00
2	2	Purchasing Agents: 1 at \$3,600; 1 at \$3,060.....	6,660 00	6,300 00
1	1	Military Construction Engineer.....	3,240 00	3,060 00
1	1	Transportation Audit Clerk.....	2,940 00	2,760 00
1		Departmental Accountant (Grade 2).....	2,580 00	
9	9	Head Clerks: 1 at \$2,880; 4 at \$2,760; 1 at \$2,640; 3 at \$2,520.....	24,120 00	23,070 00
2	2	Topographical Engineers: 2 at \$2,520.....	5,040 00	4,800 00
	1	Assistant Purchasing Agent.....		2,580 00
1	1	Secretary Clerk.....	2,640 00	2,460 00
1	1	Assistant Engineer.....	2,460 00	2,340 00
1	1	Assistant Architect.....	2,460 00	2,340 00
1	1	Principal Map Draftsman.....	2,460 00	2,340 00
1	1	Senior Inspector of Hardware.....	2,400 00	2,340 00
1	1	Senior Inspector of Clothing.....	2,220 00	2,800 00
1	1	Senior Inspector of Mechanical and Ordnance Stores.....	2,800 00	2,800 00
1	1	Lithographic Foreman.....	2,340 00	2,220 00
1	1	Lithographic Printer.....	1,820 00	1,820 00
18	19	Principal Account Clerks: 3 at \$2,280, 4 at \$2,160, 3 at \$2,040, 7 at \$1,920, 1 at \$1,800.....	36,840 00	38,460 00
19	7	Principal clerks: 2 at \$2,280, 6 at \$2,160, 1 at \$2,040, 9 at \$1,920, 1 at \$235 (1 month).....	37,075 00	15,040 00
2	1	Principal Clerk Book-keepers: 1 at \$2,280, 1 at \$2,040.....	4,320 00	2,280 00
2	7	Principal File Clerks: 1 at \$2,160, 1 at \$1,920.....	4,080 00	14,520 00
	1	Senior Photographer.....		1,920 00
1		Process Worker.....	2,340 00	
4	4	Junior Topographical Engineer: 3 at \$2,040, 1 at \$1,800.....	7,920 00	7,307 50
1	1	Assistant Structural Engineer.....	2,340 00	1,920 00
1	1	Junior Engineer.....	2,040 00	1,920 00
4	4	Senior Map Draftsmen: 3 at \$2,040, 1 at \$1,800.....	7,920 00	7,680 00
1	1	Senior Copper Plate Map Engraver.....	2,160 00	2,040 00
1	1	Assistant Senior Inspector of Textile Products.....		2,100 00
1		Custodian, Surveying Equipment.....	1,680 00	1,500 00
3	1	Junior Purchasing Agents: 2 at \$1,800, 1 at \$1,680.....	5,280 00	1,680 00
	1	Principal Transportation Audit Clerk.....		1,800 00
1	1	Senior Transportation Audit Clerk.....	1,560 00	1,680 00
6	4	Senior Audit Clerks: 2 at \$1,740; 1 at \$1,620, 3 at \$1,380.....	9,240 00	6,600 00
2	4	Senior Clerk Bookkeepers: 1 at \$1,620; 1 at \$1,560.....	3,180 00	6,240 00
37	32	Senior Clerks: 7 at \$1,680; 3 at \$1,620; 7 at \$1,560; 6 at \$1,500; 2 at \$1,440; 12 at \$1,380.....	55,980 00	48,090 00
4	7	Senior Account Clerks: 1 at \$2,100; 1 at \$1,680; 1 at \$1,620; 1 at \$1,500.....	6,900 00	10,800 00
	1	Senior Statistical Clerk.....		1,440 00
2	5	Senior File Clerks: 1 at \$1,680; 1 at \$1,500.....	3,180 00	7,620 00
2	2	Senior Supplies Clerks: 1 at \$1,680; 1 at \$1,500.....	3,180 00	3,120 00
	3	Secretary to Executive.....		5,580 00
14	14	Senior Clerk Stenographers: 4 at \$1,680, 5 at \$1,500; 1 at \$1,440; 3 at \$1,380; 1 at \$1,320.....	21,120 00	20,640 00
1	1	Departmental Librarian.....	1,380 00	2,100 00
1	1	Inspector of Cloth.....	1,680 00	1,680 00
2	2	Draftsmen: 1 at \$1,600; 1 at \$1,500.....	3,100 00	3,040 00
2	1	Photographers: 1 at \$1,560; 1 at \$1,260.....	2,820 00	1,560 00
1		Inspector of Clothing.....	1,620 00	
1		Audit Clerk.....	1,080 00	
5	7	Account Clerks: 3 at \$1,260; 1 at \$1,140; 1 at \$1,080.....	6,000 00	8,800 00
7		Clerk Book-keepers: 3 at \$1,320; 3 at \$1,260; 1 at \$1,020.....	8,760 00	
1	1	Inspector, Leather Products.....	1,680 00	1,620 00
185	177Carried forward.....	365,615 00	354,327 50

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DETAILS OF CIVIL GOVERNMENT—Continued

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
		DEPARTMENT OF MILITIA AND DEFENCE— <i>Concluded.</i>	\$ cts.	\$ cts.
185	177	.....Brought forward.....	366,615 00	354,327 50
47	43	Clerks: 1 at \$1,300; 10 at \$1,260; 4 at \$1,200; 4 at \$1,140; 8 at \$1,080; 20 at \$1,020.....	52,300 00	46,970 00
9	12	File Clerks: 1 at \$1,260; 1 at \$1,080; 6 at \$1,020; 1 at \$960..	9,420 00	13,500 00
4	4	Clerk Typists: 1 at \$1,300; 3 at \$1,020.....	4,360 00	4,500 00
1		Stores Clerk.....	1,200 00	
6	5	Supplies Clerks: 1 at \$1,300; 1 at \$1,260; 1 at \$1,200; 1 at \$1,140; 1 at \$1,080; 1 at \$1,020.....	7,000 00	6,040 00
1	1	Law Clerk Stenographer.....	1,260 00	1,260 00
74	74	Clerk Stenographers: 2 at \$1,600; 1 at \$1,300; 6 at \$1,260; 1 at \$1,250; 19 at \$1,200; 12 at \$1,140; 17 at \$1,080; 16 at \$1,020.....	84,470 00	84,000 00
1		Junior Translator.....	1,080 00	
	1	Assistant Photographer.....		1,080 00
2	2	Office Appliance Operators (Grade 3) 1 at \$1,200; 1 at \$1,140.	2,340 00	2,280 00
2	2	Junior Inspector, Military Stores: 2 at \$1,200.....	2,400 00	2,400 00
1	1	Junior Draftsman.....	1,200 00	1,200 00
2	2	Lithographic Helpers: 2 at \$936.....	1,872 00	1,976 00
2	1	Library Helpers: 2 at \$1,000.....	2,000 00	912 50
5	6	Packers and Helpers: 5 at \$1,020.....	5,100 00	6,120 00
1	1	Office Appliance Operator (Gr. 2).....	900 00	900 00
3	1	Messenger Clerks: 1 at \$1,000; 2 at \$660.....	2,320 00	720 00
1	2	Junior Clerk Typist.....	900 00	1,560 00
1	4	Junior Clerk Stenographer.....	900 00	3,820 00
26	27	Junior Clerks: 1 at \$1,600; 1 at \$1,000; 14 at \$900; 4 at \$840; 3 at \$780; 3 at \$720.....	23,060 00	23,945 00
16	33	Junior File Clerks: 15 at \$900; 1 at \$780.....	14,280 00	28,320 00
		Allowance for Private Secretary.....	600 00	600 00
		Amount not required for 1922-23.....		81 00
390	399		585,577 00	586,512 00
		<i>Contingencies</i>		
		Printing and Stationery.....	16,000 00	18,000 00
		Sundries.....	14,000 00	12,000 00
			30,000 00	30,000 00

DETAILS OF CIVIL GOVERNMENT—*Continued*

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
		DEPARTMENT OF THE SECRETARY OF STATE	\$ cts.	\$ cts.
1	1	Deputy Head.....	6,000 00	6,000 00
1	1	Assistant Deputy Head.....	4,000 00	4,000 00
1	1	Assistant Deputy Registrar General.....	3,240 00	3,120 00
1	1	Chief Clerk.....	3,300 00	3,200 00
1	2	Secretary Clerk.....	3,360 00	5,640 00
2		Head Clerks: 1 at \$2,880; 1 at \$2,760.....	5,640 00	
1	1	Departmental Librarian.....	2,800 00	2,800 00
2	2	Junior Departmental Solicitors: 1 at \$3,060; 1 at \$3,015.....	6,075 00	5,715 00
1		Accountant.....	2,460 00	
2	2	Principal Clerks: 1 at \$2,160; 1 at \$1,920.....	4,080 00	4,680 00
	1	Principal Clerk-Bookkeeper.....		2,340 00
3		Senior Special Engrossers: 1 at \$2,280; 2 at \$2,160.....	6,600 00	
1		Secretary to Executive.....	1,530 00	
1		Senior Clerk-Bookkeeper.....	1,410 00	
	3	Engrossers.....		6,360 00
6	4	Senior Clerks: 1 at \$2,800; 1 at \$1,600; 2 at \$1,500; 2 at \$1,350.....	10,100 00	8,550 00
3	2	Senior Clerk-Stenographers: 2 at \$1,500; 1 at \$1,320.....	4,320 00	2,880 00
1		Senior File Clerk.....	1,500 00	
	2	Clerk-Bookkeepers.....		2,320 00
4	7	Clerks: 1 at \$1,260; 1 at \$1,230; 2 at \$1,035.....	4,560 00	8,505 00
2	2	File Clerks: 1 at \$1,080; 1 at \$1,050.....	2,130 00	2,460 00
9	9	Clerk-Stenographers: 1 at \$1,600; 1 at \$1,260; 1 at \$1,250; 1 at \$1,140; 1 at \$1,125; 1 at \$900; 3 at \$960.....	10,245 00	10,110 00
1	1	Account Clerk.....	975 00	960 00
11	5	Clerk Typists: 1 at \$1,600; 1 at \$1,300; 1 at \$1,245; 1 at \$1,140; 1 at \$1,110; 4 at \$1,020; 2 at \$960.....	12,335 00	6,485 00
4	9	Junior File Clerks: 1 at \$900; 1 at \$840; 1 at \$705; 1 at \$675.....	3,120 00	6,435 00
9	14	Junior Clerk-Stenographers: 2 at \$887.50; 1 at \$862.50; 4 at \$840; 1 at \$630; 1 at \$600.....	7,227 50	11,407 50
16	27	Junior Clerk-Typists: 6 at \$840; 3 at \$660; 7 at \$600.....	11,220 00	20,985 00
2	2	Confidential Messengers: 1 at \$1,200; 1 at \$1,020.....	2,220 00	2,280 00
4	6	Messenger Clerks: 1 at \$840; 1 at \$780; 1 at \$660; 1 at \$600.....	2,850 00	4,860 00
		Allowance for Private Secretary.....	600 00	600 00
90	105		123,987 50	132,692 50
		<i>Contingencies</i>		
		Clerical Assistance.....	5,000 00	5,000 00
		Printing and Stationery.....	11,500 00	9,000 00
		Printing—Report of the Secretary of State.....	2,800 00	
		Sundries.....	4,000 00	3,000 00
		Administration of the Companies Act and Amending Acts.....	4,000 00	13,000 00
			27,300 00	30,000 00
		<i>Editorial Committee</i>		
1	1	Chairman.....	4,500 00	4,500 00
1	1	Secretary.....	2,010 00	1,890 00
1	1	Clerk-Stenographer.....	1,020 00	960 00
1	1	Junior Clerk-Stenographer.....	615 00	600 00
1	1	Messenger-Clerk.....	600 00	600 00
5	5		8,745 00	8,550 00
		<i>Contingencies</i>		
		Clerical assistance.....	600 00	600 00
		Printing and Stationery.....	700 00	700 00
		Sundries.....	200 00	200 00
			1,500 00	1,500 00
		SUMMARY		
		Salaries, Administrative.....	123,987 50	132,692 50
		Salaries, Editorial Committee.....	8,745 00	8,550 00
			132,732 50	141,242 50
		Contingencies, Administrative.....	27,300 00	30,000 00
		Contingencies, Editorial Committee.....	1,500 00	1,500 00
			28,800 00	31,500 00

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DETAILS OF CIVIL GOVERNMENT—Continued

Number		Details	Salaries			
1922-23	1921-22		1922-23		1921-22	
			\$	cts.	\$	cts.
DEPARTMENT OF INTERIOR						
1	1	Deputy Minister.....	6,000	00	6,000	00
1	1	Assistant Deputy Minister.....	4,725	00	4,425	00
1	1	Surveyor General.....	5,100	00	4,800	00
1	1	Commissioner of Dominion Lands.....	4,800	00	4,800	00
1	1	Director, Reclamation Service.....	4,800	00	4,200	00
1	1	Director, Dominion Water Power.....	4,800	00	4,500	00
1	1	Director, Forestry.....	4,500	00	4,500	00
1	1	International Boundary Commissioner.....	4,500	00	4,200	00
1	1	Superintendent Geodetic Surveys.....	4,800	00	4,500	00
1	1	Director, Astronomical Observatory.....	4,800	00	4,500	00
1	1	Director, Astrophysical Observatory.....	4,500	00	4,500	00
1	1	Commissioner, Dominion Parks.....	4,800	00	4,200	00
1	1	Superintendent, Mining Lands and Yukon.....	4,500	00	4,200	00
		Superintending Accountant.....			4,000	00
1	1	Superintendent, Natural Resources Intelligence.....	4,500	00	3,840	00
1		Economic Adviser.....	4,200	00		
1	1	Deputy Commissioner, Dominion Lands.....	3,960	00	3,700	00
1	1	Controller, Timber and Grazing.....	4,020	00	3,960	00
		Controller of Revenue.....			3,600	00
		Controller of Expenditure.....			3,450	00
1	1	Departmental Solicitor.....	3,660	00	3,480	00
1	1	Inspecting Engineer of Mines.....	3,840	00	3,660	00
1	1	Assistant Surveyor General.....	4,140	00	3,660	00
1	1	Controller, School Lands.....	3,960	00	3,540	00
1	1	Controller, Land Patents.....	4,200	00	4,000	00
1	1	Senior Geodetic Engineer.....	3,780	00	3,480	00
1	1	Engineer, Dominion Power Board.....	3,840	00	3,180	00
1	1	International Boundary Engineer.....	3,780	00	3,660	00
1	1	Special Surveys Engineer.....	3,660	00	3,480	00
1	1	Assistant Superintendent, Geodetic Surveys.....	3,660	00	3,660	00
1	1	Deputy Commissioner, Dominion Parks.....	3,240	00	2,625	00
1	1	Chief Geographer.....	3,360	00	3,120	00
1	1	Superintendent of British Columbia Lands.....	3,540	00	2,760	00
1	1	Assistant to Commissioner, Dominion Lands.....	3,360	00	2,800	00
1	1	Assistant Director, Astronomical Observatory.....	3,540	00	3,420	00
1	1	Superintendent, Ordnance Lands.....	3,300	00	2,880	00
1	1	Assistant Superintendent, Mining Lands and Yukon.....	3,120	00	3,000	00
1	1	Assistant Superintendent, Natural Resources Intelligence.....	3,120	00	1,550	00
1	1	Exploratory Engineer.....	3,120	00	2,640	00
1	1	Supervisor of Field Work.....	3,240	00	3,240	00
1	1	Supervisor, Surveys Laboratory.....	3,000	00	2,640	00
1	1	Senior Assistant Engineer.....	3,060	00	2,940	00
		Research Astronomer, Dominion Observatory.....			2,940	00
1	1	Geodetic Astronomer.....	2,780	00	2,640	00
1	1	Gravity Specialist.....	2,610	00	2,520	00
		Geodetic Engineer.....			2,400	00
1	1	Director of Park Animals.....	2,880	00	2,640	00
1		Hydro-Electric Engineer.....	3,000	00		
1	1	Inspector of Surveys.....	3,000	00	3,000	00
1		Chief of Lithographing Plant.....	2,520	00		
1	1	Park Superintendent.....	2,580	00	2,460	00
1	1	Chief of Photo Mechanical Plant.....	2,580	00	2,250	00
		Junior Engineer, Reclamation.....			1,920	00
1		Assistant Power Development Engineer.....	2,220	00		
		Assistant Engineer.....			2,100	00
		Chief Clerk Registration.....			3,240	00
		Research Astronomer, Astrophysical Observatory.....			2,940	00
1	1	Secretary.....	2,800	00	2,800	00
1	1	Storekeeper.....	2,400	00	2,400	00
1		Associate Archivist.....	2,400	00		
1		Assistant Private Secretary.....	2,400	00		
1		Publicity Agent.....	2,400	00		
1		Process Worker.....	2,250	00		
1	1	Assistant Seismologist.....	1,980	00	1,860	00
1	1	Bibliographer.....	2,100	00	2,100	00
		Instrument Maker Foreman.....	1,650	00		
57	57	.....Carried forward.....	201,375	00	191,500	00

DETAILS OF CIVIL GOVERNMENT—*Continued*

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
		DEPARTMENT OF INTERIOR— <i>Continued</i>	\$ cts.	\$ cts.
57	57	.....Brought forward.....	201,375 00	191,500 00
1	1	Publicity Assistant.....	1,800 00	1,680 00
1	1	Assistant Editor.....		1,680 00
1	1	Custodian of Survey Equipment.....	1,440 00	1,800 00
1	1	Longitude Exchange Operator.....	1,925 00	1,825 00
1	1	Assistant Mechanician.....		1,860 00
1	1	Assistant Chemist.....	1,530 00	1,365 00
1	1	Assistant Cataloguer.....	1,500 00	1,440 00
1	1	Senior Statistical Clerk.....	1,640 00	1,500 00
1	1	Statistical Clerk.....	1,275 00	1,225 00
1	1	Unclassified.....		1,600 00
1	1	Senior Law Clerk Stenographer.....	1,560 00	1,500 00
1	1	Photographer, Observatory.....		1,600 00
1	1	Departmental Printer.....	1,380 00	1,380 00
1	1	Office Appliance Operator Grade 3.....	1,155 00	
1	1	Editorial Clerk.....	1,250 00	1,200 00
1	1	Statistical Clerk, National Resources Intelligence.....		1,200 00
1	1	Senior Bookbinder.....	1,600 00	1,600 00
1	1	Cabinet Maker.....	1,000 00	1,000 00
1	1	Photostat Operator.....	1,140 00	1,080 00
1	1	Apprentice Metal Printer.....	1,215 00	
1	1	Packer and Helper.....	1,020 00	1,020 00
	2	Accountants.....		5,760 00
	3	Junior Accountants.....		6,360 00
1		Accountant Grade 6.....	4,200 00	
1		Accountant Grade 5.....	4,020 00	
2		Accountants Grade 4 (1 at \$3,360, 1 at \$3,120).....	6,480 00	
2		Accountants Grade 3 (1 at \$3,000, 1 at \$2,880).....	5,880 00	
3		Accountants Grade 2 (1 at \$2,250, 2 at \$2,460).....	7,140 00	
6		Accountants Grade 1 (2 at \$2,100, 3 at \$1,860, 1 at \$1,620).....	11,400 00	
2	1	Instrument Makers: 2 at \$1,215.....	2,430 00	1,800 00
9	5	Principal Account Clerks: 9 at \$2,160.....	19,440 00	10,200 00
11	16	Senior Account Clerks: 1 at \$1,680; 2 at \$1,600; 2 at \$1,560; 2 at \$1,500; 1 at \$1,470; 1 at \$1,440; 1 at \$1,380; 1 at \$1,335.....	16,625 00	23,930 00
8	10	Account Clerks: 1 at \$1,300; 2 at \$1,140; 1 at \$1,080; 1 at \$1,050; 1 at \$1,035; 2 at \$1,020.....	8,785 00	11,185 00
1	3	Principal Clerk Bookkeeper.....	2,160 00	6,240 00
14	9	Senior Clerk Bookkeepers: 1 at \$1,740; 9 at \$1,560; 1 at \$1,500; 1 at \$1,485; 1 at \$1,395; 1 at \$1,380.....	21,540 00	13,980 00
13	17	Clerk Bookkeepers: 1 at \$2,100; 2 at \$1,600; 1 at \$1,525; 3 at \$1,320; 1 at \$1,260; 3 at \$1,200; 1 at \$1,155; 1 at \$1,065.....	17,865 00	21,920 00
4		Chief Clerks: 4 at \$3,360.....	13,440 00	
21	10	Head Clerks: 9 at \$2,880; 10 at \$2,760; 1 at \$2,520; 1 at \$2,400.....	58,440 00	27,120 00
47	44	Principal Clerks: 3 at \$2,800; 9 at \$2,280; 31 at \$2,160; 3 at \$1,920; 1 at \$1,830.....	103,470 00	96,635 00
57	64	Senior Clerks: 5 at \$2,100; 1 at \$2,000; 15 at \$1,680; 1 at \$1,660; 3 at \$1,600; 1 at \$1,575; 8 at \$1,560; 1 at \$1,550; 16 at \$1,500; 1 at \$1,440; 1 at \$1,425; 3 at \$1,380; 1 at \$1,320.....	92,090 00	101,395 00
1	1	Librarian.....	2,400 00	2,280 00
2		Departmental Librarians: 2 at \$1,500.....	3,000 00	
	1	Junior Departmental Librarian.....		1,250 00
48	54	Clerks: 3 at \$1,600; 7 at \$1,300; 9 at \$1,260; 1 at \$1,250; 1 at \$1,212.50; 5 at \$1,200; 8 at \$1,140; 2 at \$1,110; 1 at \$1,080; 1 at \$1,065; 1 at \$1,050; 3 at \$1,035; 2 at \$1,020; 2 at \$1,005; 1 at \$990; 1 at \$975.....	57,357 50	66,312 50
12	21	Junior Clerks: 6 at \$1,000; 1 at \$837.50; 1 at \$825; 1 at \$765; 2 at \$705; 1 at \$645.....	10,482 50	17,855 00
4	4	Principal File Clerks: 2 at \$2,280; 2 at \$2,160.....	8,880 00	8,520 00
29	12	Senior File Clerks: 2 at \$2,100; 1 at \$2,050; 1 at \$2,000; 4 at \$1,680; 1 at \$1,640; 3 at \$1,600; 17 at \$1,500.....	46,910 00	20,485 00
371	353Carried forward.....	748,240 00	662,282 50

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DETAILS OF CIVIL GOVERNMENT—Continued

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
			\$ cts.	\$ cts.
DEPARTMENT OF INTERIOR—Continued.				
371	353	.....Brought forward.....	748,240 00	662,282 50
23	25	File Clerks: 3 at \$1,600; 1 at \$1,575; 4 at \$1,300; 3 at \$1,260; 1 at \$1,250; 2 at \$1,200; 1 at \$1,187.50; 5 at \$1,140; 1 at \$1,065; 1 at \$1,035; 1 at \$1,005.....	28,997 50	30,465 00
3	8	Junior File Clerks: 1 at \$720; 1 at \$690; 1 at \$630.....	2,040 00	7,230 00
3	4	Senior Supplies Clerks: 1 at \$1,680; 1 at \$1,365; 1 at \$1,320.....	4,365 00	6,735 00
3	3	Supplies Clerks: 1 at \$1,600; 2 at \$1,140.....	3,880 00	3,930 00
	1	Junior Supplies Clerk.....		787 50
1		Senior Stores Clerk.....	1,680 00	
2	4	Stores Clerks: 1 at \$1,600; 1 at \$1,140.....	2,740 00	5,880 00
42	35	Senior Clerk Stenographers: 1 at \$1,680; 5 at \$1,560; 31 at \$1,500; 1 at \$1,470; 2 at \$1,425; 1 at \$1,410; 1 at \$1,350.....	63,060 00	49,645 00
111	96	Clerk Stenographers: 1 at \$1,350; 10 at \$1,300; 1 at \$1,275; 6 at \$1,260; 1 at \$1,230; 1 at \$1,225; 3 at \$1,200; 2 at \$1,187.50; 1 at \$1,175; 2 at \$1,162.50; 50 at \$1,140; 1 at \$1,125; 1 at \$1,110; 3 at \$1,080; 5 at \$1,065; 5 at \$1,050; 3 at \$1,035; 5 at \$1,020; 3 at \$1,005; 4 at \$990; 3 at \$975.....	126,270 00	107,472 50
	1	Law Clerk Stenographer.....		1,140 00
42	52	Junior Clerk Stenographers: 2 at \$1,175; 1 at \$950; 2 at \$925; 2 at \$900; 1 at \$855; 1 at \$840; 1 at \$837.50; 1 at \$825; 1 at \$810; 1 at \$795; 1 at \$787.50; 1 at \$765; 1 at \$750; 1 at \$735; 5 at \$675; 1 at \$665; 6 at \$660; 5 at \$645; 8 at \$630.....	31,215 00	39,622 50
3		Senior Clerk Typists: 3 at \$1,500.....	4,500 00	
16	15	Clerk Typists: 5 at \$1,300; 1 at \$1,262.50; 1 at \$1,250; 8 at \$1,140; 1 at \$1,110.....	19,242 50	18,220 00
4	6	Junior Clerk Typists: 1 at \$750; 2 at \$720; 1 at \$660.....	2,850 00	4,620 00
2	3	Law Clerks: 2 at \$2,160.....	4,320 00	5,880 00
	1	Junior Law Clerk.....		1,680 00
1	1	Principal Translator.....	2,760 00	2,640 00
3	3	Translators: 1 at \$1,680; 1 at \$1,560; 1 at \$1,500.....	4,740 00	4,620 00
4	4	Editors: 4 at \$2,160.....	8,640 00	9,040 00
2	2	Senior Photographers: 2 at \$2,040.....	4,080 00	3,600 00
5	6	Photographers: 2 at \$1,600; 1 at \$1,500; 1 at \$1,380; 1 at \$1,305.....	7,385 00	8,630 00
3	4	Confidential Messengers: 2 at \$1,140; 1 at \$1,050.....	3,330 00	4,380 00
1	2	Senior Messenger.....	1,080 00	2,040 00
6	8	Messenger Clerks: 2 at \$1,000; 1 at \$987.50; 1 at \$720; 1 at \$675; 1 at \$660.....	5,042 50	7,585 00
13	14	Junior Engrossers: 1 at \$1,212.50; 10 at \$1,020; 2 at \$780.....	12,972 50	14,002 50
2	2	Magneticians at \$2,760.....	5,520 00	5,280 00
2	1	Assistant Magneticians: 1 at \$1,980; 1 at \$1,710.....	3,690 00	1,860 00
2	1	Astronomical Computers: 2 at \$2,760.....	5,520 00	2,640 00
2		Research Astronomers (at \$3,060).....	6,120 00	
5	5	Astronomers: 4 at \$2,760; 1 at \$2,700.....	13,740 00	13,140 00
1	2	Assistant Astronomer.....	2,160 00	4,080 00
5	4	Surveys Physicists: 1 at \$2,100; 3 at \$1,980; 1 at \$2,010.....	10,050 00	7,560 00
10	6	Office Engineers: 3 at \$3,120; 2 at \$3,000; 5 at \$2,880.....	29,760 00	17,280 00
31	15	Assistant Office Engineers: 3 at \$2,800; 13 at \$2,460; 14 at \$2,400; 1 at \$2,280.....	76,260 00	35,980 00
1	1	Senior Research Engineer.....	2,760 00	2,640 00
3	2	Research Engineers: 2 at \$2,160; 1 at \$1,920.....	6,240 00	5,880 00
25	35	Senior Engineering Clerks: 5 at \$2,100; 13 at \$1,980; 1 at \$1,860; 3 at \$1,830; 2 at \$1,770; 1 at \$1,760.....	48,890 00	69,370 00
2	8	Engineering Clerks: 1 at \$2,100; 1 at \$1,600.....	3,700 00	12,170 00
2	3	Junior Geodetic Engineers: 2 at \$2,040.....	4,080 00	5,760 00
4	3	Chief Map Draftsmen: 4 at \$3,000.....	12,000 00	8,880 00
12	12	Principal Map Draftsmen: 1 at \$2,800; 4 at \$2,580; 6 at \$2,460; 1 at \$2,100.....	29,980 00	29,820 00
32	30	Senior Map Draftsmen: 7 at \$2,100; 21 at \$2,040; 1 at \$1,920; 2 at \$1,800; 1 at \$1,680.....	64,740 00	61,220 00
2		Relief Map Makers: 1 at \$2,100; 1 at \$1,710.....	3,810 00	
17	26	Map Draftsmen: 9 at \$1,600; 3 at \$1,440; 4 at \$1,305; 1 at \$1,290.....	25,230 00	41,935 00
824	807	.....Carried forward.....	1,447,680 00	1,327,622 50

DETAILS OF CIVIL GOVERNMENT—*Continued*

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
		DEPARTMENT OF INTERIOR— <i>Concluded</i>	\$ cts.	\$ cts.
824	807	..... Brought forward.....	1,447,680 00	1,327,622 50
1	1	Junior Map Draftsman.....	1,080 00	1,020 00
1		Chief Draftsman.....	3,000 00	
1	2	Principal Draftsman.....	2,460 00	4,800 00
3	4	Senior Draftsmen: 1 at \$2,040; 1 at \$1,800; 1 at \$1,680....	5,520 00	7,590 00
1	6	Draftsman.....	1,500 00	9,350 00
1		Junior Draftsman.....	930 00	
	2	Engrossers.....		2,940 00
		Allowance Private Secretary.....	600 00	600 00
832	822	Contingencies	1,462,770 00	1,353,922 50
		Clerical Assistance.....	25,000 00	48,000 00
		Printing and Stationery.....	58,000 00	45,000 00
		Travelling expenses and sundries.....	32,000 00	22,000 00
			115,000 00	115,000 00

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DETAILS OF CIVIL GOVERNMENT—Continued

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
		DEPARTMENT OF IMMIGRATION AND COLONIZATION	\$ cts.	\$ cts.
1	1	Deputy Minister.....	6,000 00	6,000 00
1	1	Assistant Deputy Minister.....	4,800 00	4,800 00
1	1	Commissioner of U.S. Emigration.....	4,500 00	4,500 00
1	1	Secretary.....	4,200 00	3,900 00
1	1	Chief Inspector of Immigration.....	4,140 00	3,960 00
1	1	Division Commissioner of Immigration, Grade 2.....	3,840 00	3,660 00
1	1	Assistant Division Commissioner of Immigration, Grade 2.....	2,760 00	2,220 00
1	1	Division Immigration Inspector, Grade 2.....	3,060 00	2,640 00
1	1	Supervisor of Personnel.....	3,360 00	3,240 00
1	1	Secretary Clerk.....	3,360 00	3,360 00
1	1	Departmental Accountant, Grade 4.....	3,200 00	3,100 00
1	1	Departmental Accountant, Grade 3.....	2,820 00	
1	1	Departmental Accountant, Grade 2.....	2,340 00	
1	1	Supervisor of Juvenile Immigration.....	3,000 00	2,880 00
1	1	Supervisor of Women's Division.....	2,730 00	2,700 00
3	1	Head Clerks: 1 at \$2,880; 1 at \$2,640; 1 at \$2,760.....	8,280 00	2,880 00
1	1	Head Statistical Clerk.....	2,760 00	
	1	First Division, Subdivision B.....		2,400 00
9	3	Principal Clerks: 7 at \$2,160; 1 at \$1,800; 1 at \$1,890.....	18,810 00	6,360 00
	1	Principal Account Clerk.....		2,250 00
	1	Principal File Clerk.....		2,040 00
	5	Assistants to Secretary.....		9,420 00
2	1	Secretaries to Executive: 1 at \$1,860; 1 at \$1,500.....	3,360 00	1,740 00
3	3	Senior Clerk-Bookkeepers: 1 at \$1,640; 2 at \$1,560.....	4,760 00	4,680 00
1	1	Clerk-Bookkeeper.....	1,020 00	1,425 00
1	1	Senior Account Clerk.....	1,560 00	
1	1	Account Clerk.....	960 00	
1	1	Cashier.....	1,260 00	1,260 00
2	2	Senior Supplies Clerks: 1 at \$1,680; 1 at \$1,500.....	3,180 00	3,120 00
1	1	Supplies Clerk.....	1,260 00	1,260 00
3	1	Senior Statistical Clerks: 1 at \$1,680; 1 at \$1,440; 1 at \$1,620.....	4,740 00	1,680 00
	1	Statistical Clerk.....		1,550 00
7	7	Senior File Clerks: 1 at \$1,680; 6 at \$1,500.....	10,680 00	10,440 00
14	13	File Clerks: 1 at \$1,260; 1 at \$1,095; 8 at \$1,020; 3 at \$1,140; 1 at \$1,050.....	14,985 00	13,710 00
2	6	Junior File Clerks: 2 at \$900.....	1,800 00	5,235 00
15	15	Senior Clerk-Stenographers: 14 at \$1,500; 1 at \$1,395.....	22,335 00	21,300 00
16	12	Clerk-Stenographers: 1 at \$1,155; 4 at \$1,140; 3 at \$1,035; 1 at \$990; 1 at \$1,050; 1 at \$1,110; 2 at \$1,020; 3 at \$960.....	16,890 00	12,540 00
6	11	Junior Clerk-Stenographers: 3 at \$900; 1 at \$675; 1 at \$720; 1 at \$660.....	4,755 00	7,727 50
3		Senior Clerks: 1 at \$1,680; 1 at \$1,320; 1 at \$1,560.....	4,560 00	
8	13	Clerks: 2 at \$2,100; 2 at \$1,300; 1 at \$1,260; 1 at \$1,140; 2 at \$1,020.....	11,240 00	18,390 00
2	3	Clerk-Typists: 2 at \$1,140;.....	2,280 00	3,460 00
5	2	Junior Clerk-Typists: 1 at \$780; 1 at \$660; 1 at \$645; 2 at \$600.....	3,235 00	1,260 00
1	1	Translator.....	1,440 00	1,500 00
3		Immigration Investigating Officers, Grade 1: 1 at \$1,600; 1 at \$1,230; 1 at \$1,260.....	4,030 00	
2	2	Inspectors of British Immigrant Children: 1 at \$1,365; 1 at \$1,320.....	2,685 00	2,640 00
1	1	Exhibit Decorator.....	1,380 00	1,320 00
2	2	Confidential Messengers: 1 at \$1,200; 1 at \$1,140.....	2,340 00	2,280 00
2	2	Messenger Clerks: 2 at \$900.....	1,800 00	1,800 00
		Allowance for Secretary Clerk.....	600 00	600 00
132	126		213,265 00	193,257 50
		Contingencies		
		Clerical Assistance.....	2,000 00	5,000 00
		Printing and Stationery.....	10,000 00	7,000 00
		Travelling Expenses and Sundries.....	38,000 00	28,000 00
			50,000 00	40,000 00

DETAILS OF CIVIL GOVERNMENT—*Continued*

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
		DEPARTMENT OF INDIAN AFFAIRS	\$ cts.	\$ cts.
1	1	Deputy Superintendent General of Indian Affairs.....	6,000 00	6,000 00
1	1	Assistant Deputy and Secretary.....	4,200 00	4,200 00
1	1	Accountant and Purchasing Agent.....	4,020 00	3,840 00
1	1	Departmental Solicitor.....	3,660 00	3,480 00
	1	Chief Surveyor.....		3,240 00
2	2	Chief of Parties General Surveys: 2 at \$3,285.....	6,570 00	6,570 00
1	1	Superintendent of Indian Education.....	3,135 00	2,800 00
1	1	Assistant Senior Engineer.....	3,060 00	2,940 00
1	1	Chief Clerk.....	3,040 00	3,500 00
4	4	Accountants: 1 at \$2,940; 1 at \$2,460; 1 at \$2,160; 1 at \$1,860.....	9,360 00	9,000 00
2	2	Inspectors, grade 2: 1 at \$2,880; 1 at \$2,760.....	5,640 00	5,520 00
1	1	Architect.....	2,760 00	2,940 00
1	1	Secretary Clerk.....	2,100 00	3,000 00
6	6	Head Clerks: 4 at \$2,760; 1 at \$2,520; 1 at \$2,440.....	16,000 00	15,720 00
1	1	Senior Translator.....	2,160 00	2,040 00
1	1	Supervisor of Indian Timber.....	2,460 00	2,340 00
1	1	Junior Engineer.....	2,460 00	2,340 00
5	5	Principal Clerks: 1 at \$2,800; 2 at \$2,280; 2 at \$2,160.....	11,680 00	11,440 00
	1	Junior Architect.....		1,920 00
1	1	Senior Map Draftsman.....	1,800 00	1,680 00
1	1	Secretary to Executive.....	1,860 00	1,740 00
1	1	Senior Clerk.....	1,680 00	1,680 00
3	3	Senior Clerks: 1 at \$1,600; 2 at \$1,560.....	4,720 00	4,550 00
1	1	Senior Clerk of Supplies.....	1,560 00	1,500 00
1	1	Senior Clerk Stenographer.....	1,560 00	1,500 00
2	2	Senior Clerk Bookkeepers: 1 at \$1,560; 1 at \$1,440.....	3,000 00	2,880 00
1	1	Law Clerk Stenographer.....	1,320 00	1,320 00
3	3	Clerk Bookkeepers: 1 at \$1,320; 1 at \$1,200; 1 at \$1,110..	3,630 00	3,450 00
1	1	Engrosser.....	1,260 00	1,200 00
14	13	Clerk Stenographers: 7 at \$1,300; 1 at \$1,140; 1 at \$1,065; 1 at \$1,020; 1 at \$990; 3 at \$960.....	16,195 00	15,455 00
3	3	Clerk Typists: 2 at \$1,300; 1 at \$1,140.....	3,740 00	3,680 00
4	4	File Clerks: 1 at \$1,300; 1 at \$1,080; 1 at \$1,065; 1 at \$1,020.....	4,465 00	4,225 00
1	1	Junior Clerk Stenographer.....	600 00	780 00
3	3	Junior Clerk Typists: 1 at \$1,200; 1 at \$1,000; 1 at \$660....	2,860 00	2,750 00
1	1	Junior File Clerk.....	600 00	600 00
1	1	Packer and Helper.....	1,020 00	1,020 00
5	5	Clerk Messengers: 2 at \$1,000; 2 at \$900; 1 at \$850.....	4,650 00	4,600 00
		Private Secretary to Minister.....	600 00	600 00
78	79		145,425 00	148,040 00
		Contingencies		
		Clerical Assistance.....	2,000 00	2,000 00
		Printing and Stationery.....	6,000 00	6,000 00
		Travelling Expenses.....	8,000 00	8,000 00
		Contingencies.....	3,000 00	3,000 00
			19,000 00	19,000 00

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DETAILS OF CIVIL GOVERNMENT—Continued

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
			\$ cts.	\$ cts.
		ROYAL CANADIAN MOUNTED POLICE		
1	1	Financial Comptroller.....	6,000 00	6,000 00
1	1	Secretary.....	3,600 00	3,500 00
2	2	Accountants, (Grade 4) 1 at \$3,360; Accountant, (Grade 2) 1 at \$2,460.....	5,820 00	4,080 00
2	2	Head Clerks 1 at \$2,880; 1 at \$2,760.....	5,640 00	4,920 00
1	1	Assistant Purchasing Agent.....	2,700 00	2,580 00
1	1	Principal Clerk.....	2,800 00	2,800 00
1	1	Senior Clerks.....	1,925 00	1,825 00
1	1	Junior Purchasing Agent.....	1,740 00	1,680 00
1	1	Senior Clerk Bookkeepers.....	1,500 00	1,300 00
1	1	Senior Clerk Stenographer.....	1,500 00	1,150 00
10	2	Clerk Stenographers: 1 at \$1,140; 4 at \$1,020; 5 at \$960....	10,020 00	1,700 00
22	14		43,245 00	31,535 00
		Contingencies		
		Clerical and other Assistance.....	7,000 00	7,000 00
		Travelling Expenses.....	2,000 00	2,000 00
			9,000 00	9,000 00
		AUDITOR GENERAL'S OFFICE		
		Auditor General, additional to salary authorized by 7-8 Edward VII, Chap. 6.....	1,000 00	1,000 00
1	1	Assistant Auditor General.....	4,800 00	4,800 00
6	6	Auditor Accountants, Grade 4, 1 at \$4,200; 5 at \$4,140....	24,900 00	24,000 00
6	6	Audit Accountants, Grade 3, 6 at \$3,240.....	19,440 00	18,720 00
9	9	Audit Accountants: Grade 2: 1 at \$3,120; 1 at \$2,760; 7 at \$2,520.....	23,520 00	22,440 00
2	2	Audit Accountants, Grade 1: 1 at \$2,400; 1 at \$1,800....	4,200 00	4,380 00
11	11	Principal Audit Clerks: 6 at \$2,160; 1 at \$2,130; 4 at \$1,920	22,770 00	21,690 00
28	28	Senior Audit Clerks: 1 at \$2,800; 1 at \$1,725; 1 at \$1,640; 10 at \$1,560; 8 at \$1,500; 2 at \$1,425; 5 at \$1,320.....	43,215 00	42,085 00
1	1	Senior Clerk Stenographer.....	1,500 00	1,440 00
1	1	Senior File Clerk.....	1,380 00	1,320 00
76	70	Audit Clerks: 12 at \$1,300; 2 at \$1,260; 1 at \$1,200; 1 at \$1,175; 12 at \$1,140; 4 at \$1,080; 3 at \$1,050; 35 at \$1,020; 6 at \$960.....	83,105 00	74,800 00
1	1	Clerk Stenographer.....	1,200 00	1,260 00
2	2	Clerk Bookkeepers: 1 at \$1,320; 1 at \$1,260.....	2,580 00	2,460 00
20	14	Junior Audit Clerks: 2 at \$900; 1 at \$840; 10 at \$780; 2 at \$720; 1 at \$660; 4 at \$600.....	14,940 00	11,250 00
2	2	Junior Clerk Stenographers and Typists: 1 at \$780; 1 at \$720.....	1,500 00	1,560 00
1	1	Confidential messenger.....	1,140 00	1,080 00
3	3	Messenger Clerks: 1 at \$1,000; 1 at \$975; 1 at \$720.....	2,695 00	2,667 50
170	158		253,885 00	236,952 50
		Contingencies		
		Clerical and other assistance.....	22,000 00	22,000 00
		Printing and Stationery.....	9,000 00	7,000 00
		Sundries, including Travelling Expenses.....	3,000 00	3,000 00
			34,000 00	32,000 00

DETAILS OF CIVIL GOVERNMENT—Continued

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
			\$ cts.	\$ cts.
		DEPARTMENT OF FINANCE		
		Deputy Minister.....	10,000 00	6,000 00
1	1	Assistant Deputy Minister.....	5,100 00	5,100 00
1	1	Commissioner of Taxation.....	6,000 00	6,000 00
1	1	Assistant Commissioner of Taxation.....	3,900 00	3,900 00
1	1	Comptroller of Currency.....	4,500 00	5,100 00
1	1	Assistant to Comptroller of Currency.....	3,540 00	3,360 00
1	1	Solicitor.....	3,840 00	3,660 00
1	1	Secretary.....	3,660 00	3,480 00
1	1	Private Secretary.....	3,360 00	3,540 00
1	1	Accountant, Grade 6.....	4,020 00	
1	1	Accountants, Grade 5: 3 at \$4,020; 2 at \$3,480.....	19,020 00	19,200 00
5	5	Accountant Grade 4.....	3,360 00	3,240 00
1	1	Clerk of Estimates.....	2,760 00	2,880 00
1	1	Head Clerk.....	2,400 00	2,400 00
1	1	Accountants, Grade 2: 5 at \$2,460.....	12,300 00	9,360 00
5	4	Accountants, Grade 1: 1 at \$1,860; 2 at \$1,620; 4 at \$1,500.....	11,100 00	6,000 00
7	4	Principal Clerk.....	3,100 00	3,000 00
1	1	Librarian.....	2,000 00	1,680 00
1	1	Senior Clerk Book-keepers: 1 at \$1,560; 2 at \$1,380.....	4,320 00	3,000 00
3	2	Senior Account Clerks: 1 at \$2,800; 1 at \$1,680; 2 at \$1,500; 3 at \$1,320.....		10,410 00
7	6	Senior Clerks: 1 at \$1,600; 1 at \$1,560; 2 at \$1,380; 2 at \$1,320.....	11,440 00	8,810 00
6	6	Senior Currency Clerk.....	8,560 00	2,820 00
1	2	Senior Clerk Stenographers: 1 at \$1,380; 2 at \$1,320.....	1,320 00	4,410 00
3	3	Clerk Book-keepers: 1 at \$2,800; 1 at \$1,600; 1 at \$1,065; 1 at \$1,320.....	4,020 00	
4	5	Audit Clerks.....	6,785 00	8,190 00
	2	Account Clerks: 3 at \$1,600; 1 at \$1,300; 2 at \$1,035; 1 at \$960; 3 at \$960.....		2,725 00
10	11	Currency Clerks: 3 at \$1,300; 2 at \$1,250; 1 at \$1,245; 3 at \$1,200; 1 at \$1,020; 2 at \$960.....	12,010 00	13,795 00
12	11	Clerks: 1 at \$1,250; 3 at \$1,200; 6 at \$1,080; 2 at \$1,035; 9 at \$1,020; 15 at \$960.....	14,185 00	13,025 00
36	38	Clerk Stenographers: 2 at \$1,600; 2 at \$1,300; 1 at \$1,250; 1 at \$1,200; 1 at \$1,140; 1 at \$1,080; 3 at \$1,020; 2 at \$960.....	36,980 00	40,575 00
13	11	Junior Account Clerk.....	15,470 00	13,580 00
	1	File Clerk, 1 at \$1,020.....	1,020 00	900 00
1	2	Junior Clerk Book-keepers: 1 at \$962.50; 1 at \$840.....	1,802 50	1,812 50
2	2	Junior Clerks: 22 at \$900; 30 at \$840; 36 at \$780; 28 at \$720; 10 at \$660; 1 at \$600.....	100,440 00	101,955 00
127	120	Junior Audit Clerks: 3 at \$900; 3 at \$840; 7 at \$780; 6 at \$720; 5 at \$600.....	18,000 00	19,260 00
24	23	Junior Currency Clerks: 7 at \$1,000; 4 at \$900; 11 at \$840; 11 at \$780; 13 at \$720; 2 at \$660.....	39,100 00	44,170 00
48	52	Junior Clerk Stenographers: 1 at \$975; 2 at \$962.50; 1 at \$912.50; 2 at \$900; 3 at \$840; 5 at \$780.....	12,032 50	12,912 50
14	15	Junior Clerk Typists: 3 at \$840; 4 at \$780; 5 at \$720; 3 at \$660.....	11,220 00	9,720 00
15	12	Office Appliance Operator, 1 at \$900.....	900 00	7,425 00
	9	Confidential Messenger.....	1,200 00	
1	1	Senior Messengers: 1 at \$1,200; 2 at \$1,080; 1 at \$1,020.....	4,380 00	4,440 00
4	4	Messenger Clerks: 1 at \$1,000; 1 at \$900; 1 at \$780.....	2,680 00	2,700 00
3	3	Office Boy.....	540 00	540 00
1	1	Allowances for Minister's Private Secretaries.....	1,200 00	1,200 00
			413,545 00	416,275 00
368	366	Contingencies		
		Clerical and other assistance.....	12,000 00	13,000 00
		Printing and Stationery.....	22,000 00	24,000 00
		Sundries.....	16,000 00	13,000 00
			50,000 00	50,000 00

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DETAILS OF CIVIL GOVERNMENT—Continued

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
		DEPARTMENT OF CUSTOMS AND EXCISE	\$ cts.	\$ cts.
1	1	Commissioner of Customs and Excise.....	6,000 00	6,000 00
1	1	Assistant Commissioner of Customs and Excise.....	5,100 00	5,100 00
1	1	General Executive Assistant (C. P. Blair).....	4,800 00	
1	1	Departmental Solicitor.....	3,840 00	3,840 00
1	1	Dominion Customs Appraiser.....	4,020 00	3,885 00
1	1	Departmental Accountant (Grade 6).....	4,500 00	4,380 00
1	1	Senior Excise Statistical Checker.....	2,880 00	3,500 00
2	2	1-A Clerks: 2 at \$3,300.....	6,600 00	6,500 00
3	2	Chief Clerks: 1 at \$3,360; 1 at \$3,120; 1 at \$3,000.....	9,480 00	6,360 00
1	1	Senior Customs Analyst.....	3,300 00	3,300 00
1	1	Chief Customs Excise Statistical Clerk.....	3,120 00	3,120 00
1	1	Superintendent of Methylation.....	2,800 00	2,800 00
1	1	Head Entry Checking Clerk.....	3,300 00	3,120 00
1	1	Head Customs Excise Statistical Clerk.....	2,490 00	2,760 00
1	1	Junior Departmental Solicitor.....	2,880 00	2,700 00
6	8	Head Clerks: 1 at \$2,880; 1 at \$2,640; 3 at \$2,520; 1 at \$2,400.....	15,480 00	20,640 00
22	22	Clerks: 2 at \$1,600; 1 at \$1,262.50; 1 at \$1,260; 1 at \$1,200; 1 at \$1,162.50; 12 at \$1,050; 1 at \$1,035; 1 at \$1,005 2 at \$990.....	24,705 00	23,750 00
11	11	Principal Clerks: 2 at \$2,280; 3 at \$2,160; 1 at \$2,040; 1 at \$2,010; 2 at \$1,950; 1 at \$1,950; 1 at \$1,920.....	22,920 00	22,110 00
1	1	Supervisor of Refund Claims.....	2,880 00	2,760 00
1	1	Supervisor of Drawback Claims.....	2,520 00	2,400 00
4	4	Excise Statistical Checkers: 1 at \$2,600; 1 at \$2,040; 1 at \$1,920; 1 at \$1,740.....	8,300 00	7,900 00
4	4	Customs Reviewing Appraisers: 3 at \$2,520; 1 at \$2,160.....	9,720 00	9,360 00
1	1	Principal Entry Checking Clerk.....	2,100 00	2,400 00
7	7	Principal Customs Excise Statistical Clerks: 2 at \$2,280; 4 at \$2,160; 1 at \$1,890.....	15,090 00	15,000 00
2	2	Associate Chemists: 1 at \$2,160; 1 at \$2,010.....	4,170 00	3,930 00
2	2	Principal Clerk Bookkeepers: 2 at \$2,160.....	4,320 00	4,080 00
1	1	Senior Translator.....	2,160 00	2,040 00
1	1	Assistant Supervisor of Refund Claims.....	2,280 00	2,280 00
1	1	Assistant Superintendent of Methylation.....	1,680 00	1,680 00
14	14	Senior Entry Checking Clerks: 11 at \$2,040; 1 at \$2,100; 1 at \$1,860; 1 at \$1,740.....	28,140 00	27,695 00
	1	Storekeeper.....		1,800 00
16	16	Senior Customs Excise Statistical Clerks: 5 at \$2,100; 10 at \$1,800; 1 at \$1,590.....	30,090 00	30,275 00
1	1	Senior Stores Clerk.....	1,560 00	1,500 00
7	7	Examiner of Refund Claims: 3 at \$1,800; 1 at \$1,740; 2 at \$1,680; 1 at \$1,590.....	12,090 00	11,370 00
2	1	Secretaries to Executive: 2 at \$1,830.....	3,720 00	1,740 00
1	1	Senior Audit Clerk.....	1,740 00	1,725 00
4	4	Senior Clerk Bookkeepers: 1 at \$1,740; 1 at \$1,560; 1 at \$1,550; 1 at \$1,545.....	6,395 00	7,020 00
12	12	Senior Clerks: 2 at \$1,680; 1 at \$1,560; 1 at \$1,500; 2 at \$1,425; 2 at \$1,410; 3 at \$1,380; 1 at \$1,335.....	17,565 00	16,720 00
1	1	Assistant Chemist.....	1,365 00	1,680 00
1	1	Senior Account Clerk.....	2,625 00	2,525 00
9	8	Senior Clerk Stenographers: 1 at \$1,700; 3 at \$1,680; 1 at \$1,660; 3 at \$1,500; 1 at \$1,470.....	14,370 00	12,575 00
6	6	Senior File Clerks: 4 at \$1,680; 1 at \$1,620; 1 at \$1,380.....	9,720 00	9,790 00
22	23	Entry Checking Clerks: 7 at \$1,680; 1 at \$1,660; 1 at \$1,640; 4 at \$1,600; 3 at \$1,550; 2 at \$1,525; 2 at \$1,500; 1 at \$1,440; 1 at \$1,425.....	35,025 00	35,015 00
4	4	Checkers, Drawback Claims: 2 at \$1,680; 2 at \$1,500.....	6,360 00	6,225 00
62	65	Customs Excise Statistical Clerks: 23 at \$1,600; 2 at \$1,587.50; 4 at \$1,575; 10 at \$1,550; 2 at \$1,525; 4 at \$1,500; 1 at \$1,475; 1 at \$1,440; 1 at \$1,425; 1 at \$1,380; 1 at \$1,350; 1 at \$1,320; 1 at \$1,275; 1 at \$1,200; 1 at \$1,125; 2 at \$1,110; 4 at \$1,080; 1 at \$1,065; 1 at \$1,020.....	91,440 00	94,895 00
2	2	Law Clerk Stenographers: 1 at \$1,200; 1 at \$1,095.....	2,295 00	2,185 00
8	8	Clerk Bookkeepers: 1 at \$1,600; 1 at \$1,525; 1 at \$1,500; 1 at \$1,440; 2 at \$1,260; 2 at \$1,095.....	10,775 00	10,335 00
254	257	.....Carried forward.....	458,710 00	452,765 00

DETAILS OF CIVIL GOVERNMENT—Continued.

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
		DEPARTMENT OF CUSTOMS AND EXCISE— <i>Con.</i>	\$ cts.	\$ cts.
254	257	.....Brought forward.....	458,710 00	452,765 00
7	7	Account Clerks: 1 at \$1,600; 1 at \$1,450; 1 at \$1,300; 2 at \$1,065; 2 at \$1,035.....	8,550 00	8,490 00
2	2	Sugar Testers: 2 at \$1,600.....	3,200 00	3,150 00
22	21	Clerk Stenographers: 1 at \$1,600; 1 at \$1,525; 1 at \$1,275; 2 at \$1,260; 1 at \$1,245; 3 at \$1,140; 1 at \$1,095; 1 at \$1,080; 2 at \$1,065; 3 at \$1,050; 2 at \$1,035; 1 at \$1,020; 2 at \$1,005; 1 at \$975.....	25,115 00	23,085 00
8	8	File Clerks: 1 at \$1,300; 1 at \$1,215; 2 at \$1,095; 1 at \$975; 1 at \$1,230; 1 at \$1,140; 1 at \$1,080.....	9,130 00	9,420 00
1	2	Junior Clerk Stenographer.....	615 00	1,215 00
2	2	Junior Statistical Clerks: 1 at \$1,250; 1 at \$660.....	1,910 00	2,187 50
1	1	Junior Supplies Clerk.....	600 00	600 00
2	2	Junior File Clerks: 1 at \$690; 1 at \$615.....	1,305 00	1,727 50
2	2	Senior Messengers: 1 at \$1,080; 1 at \$1,035.....	2,115 00	2,055 00
5	6	Junior Clerks: 1 at \$705; 2 at \$690; 1 at \$660; 1 at \$600....	3,345 00	4,065 00
	1	General Repairman.....		900 00
6	6	Messenger Clerks: 1 at \$690; 1 at 675; 1 at \$660; 3 at \$645.	3,960 00	4,150 00
2	2	Packers and Helpers: 2 at \$1,020.....	2,040 00	2,040 00
1	1	Office Boy.....	540 00	500 00
4	4	Supplies Clerks: 2 at \$1,260; 1 at \$1,140; 1 at \$1,080.....	4,740 00	4,900 00
1	1	Stores Clerk.....	1,260 00	1,200 00
1	1	Principal File Clerk.....	2,160 00	2,040 00
2	2	Senior Customs Excise Clerks: 1 at \$2,100; 1 at \$2,040..	4,140 00	4,020 00
1	1	Junior Law Clerk.....	1,530 00	1,410 00
1	1	Departmental Accountant (Grade 5).....	4,020 00	3,840 00
1	1	Departmental Accountant (Grade 4).....	3,360 00	3,240 00
2	2	Departmental Accountants (Grade 3): 1 at \$2,940; 1 at \$2,760.....	5,700 00	5,220 00
1	1	Departmental Accountant (Grade 2).....	2,460 00	2,340 00
2	2	Departmental Accountants (Grade 1): 2 at \$1,860.....	3,720 00	3,480 00
1		Secretary Clerk.....	3,360 00	
1		Confidential Messenger.....	1,200 00	
		Allowance for Private Secretary.....	600 00	600 00
333	336		559,385 00	548,640 00
		<i>Contingencies</i>		
		Clerical and other assistance.....	16,000 00	16,000 00
		Printing and Stationery.....	13,000 00	13,000 00
		Sundries.....	19,000 00	19,000 00
			48,000 00	48,000 00

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DETAILS OF CIVIL GOVERNMENT—Continued.

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
		DEPARTMENT OF AGRICULTURE	\$ cts.	\$ cts.
1	1	Deputy Minister.....	5,500 00	5,500 00
1	1	Assistant Deputy Minister and Secretary.....	4,500 00	4,500 00
1	1	Veterinary Director General.....	5,040 00	5,040 00
1	1	Director, Experimental Farms.....	5,000 00	5,000 00
1	1	Dairy and Cold Storage Commissioner.....	5,000 00	5,000 00
1	1	Seed Commissioner.....	5,000 00	5,000 00
1	1	Live Stock Commissioner.....	4,500 00	4,200 00
1	1	Dominion Entomologist.....	4,500 00	4,200 00
1	1	Fruit Commissioner.....	3,550 00	3,450 00
1	1	Commissioner International Institute.....	4,000 00	3,900 00
1	1	Chief Veterinary Inspector.....	3,600 00	3,500 00
1	1	Chief Inspector, Meat and Canned Foods.....	3,840 00	3,660 00
1	1	Director of Publicity.....	3,300 00	3,200 00
1	1	Head Translator.....	3,300 00	3,180 00
1	1	Assistant Live Stock Commissioner.....	3,360 00	3,240 00
1	1	Chief, Poultry Division.....	3,100 00	3,000 00
1	1	Chief, Sheep and Goat Division.....	3,210 00	3,120 00
1	1	Chief, Cattle Division.....	3,240 00	3,120 00
1	1	Chief, Horse Division.....	3,240 00	3,120 00
1	1	Dominion Chemist.....	3,800 00	3,700 00
1	1	Dominion Horticulturist.....	3,700 00	3,600 00
1	1	Dominion Field Husbandman.....	3,060 00	3,000 00
1	1	Dominion Cerealists.....	3,240 00	3,120 00
1	1	Dominion Botanist.....	3,000 00	3,000 00
1	1	Dominion Agrostologist.....	3,240 00	3,120 00
1	1	Dominion Poultry Husbandman.....	3,240 00	3,120 00
1	1	Dominion Animal Husbandman.....	3,150 00	3,030 00
1	1	Dominion Bacteriologist.....	2,880 00	
1	1	Chief, Tobacco Division.....	3,240 00	3,120 00
1	1	Chief Supervisor, Illustration Station.....	3,240 00	3,120 00
1	1	Chief, Division Extension and Publicity.....	3,240 00	3,120 00
1	1	Dominion Apiarist.....	2,580 00	2,520 00
1	1	Chief, Markets Division.....	3,060 00	2,880 00
1	1	Chief, Dairy Division.....	3,240 00	3,120 00
1	1	Chief, Fibre Division.....	2,760 00	2,640 00
1	1	Chief, Seed Division.....	3,090 00	2,880 00
1	1	Chief, Forest Insects.....	3,240 00	3,120 00
1	1	Chief, Foreign Pests Suppression.....	3,240 00	3,120 00
1	1	Chief, Systematic Entomologist.....	3,240 00	3,120 00
1	1	Chief, Field Crop Insects.....	2,910 00	2,880 00
1	1	Chief, Seed Markets and Fertilizer Division.....	2,910 00	2,880 00
1	1	Chief, Feed Division.....	2,520 00	
1	1	Chief, Animal Pathologist.....	3,615 00	3,480 00
1	1	Chief, Dairy Produce Grader.....	2,580 00	2,520 00
1	1	Chief Assistant, Division Horticulture.....	2,760 00	2,640 00
1	1	Chief Canning Inspector.....	2,760 00	2,640 00
1	1	Chief Assistant, Poultry Division.....	2,760 00	2,640 00
1	1	Assistant, Division Extension and Publicity.....	2,040 00	1,920 00
5	5	Animal Pathologists: 2 at \$2,580; 2 at \$2,500; 1 at \$2,400	12,560 00	12,060 00
1	1	Superintendent Experimental Farm.....	2,460 00	2,340 00
1	1	Editor Agricultural Gazette and Assistant Director Publicity.....	2,400 00	2,280 00
2	2	Plant Pathologists, 2 at \$2,520.....	5,040 00	4,800 00
1	1	Fertilizer Specialist.....	1,920 00	
1	1	Botanist.....	2,400 00	2,400 00
1	1	Junior Botanist.....	1,680 00	1,560 00
1	1	Specialist in Ornamental Horticulture.....	1,440 00	
2	2	Tobacco Specialists: 1 at \$2,280; 1 at \$1,980.....	4,260 00	4,080 00
1	1	Chemist.....	2,880 00	2,760 00
4	4	Associate Chemists: 2 at \$2,160; 2 at \$1,920.....	8,160 00	7,680 00
4	3	Assistant Chemists: 1 at \$1,410; 1 at \$1,380; 1 at \$1,350; 1 at \$1,320.....	5,460 00	3,960 00
1	1	Assistant Agrostologist.....	2,160 00	2,040 00
1	1	Assistant in Plant Breeding.....	1,920 00	1,920 00
1	1	Field Husbandman.....	1,980 00	1,920 00
2	2	Poultry Husbandman; 1 at \$2,100; 1 at \$2,010.....	4,110 00	3,960 00
77	72	.....Carried forward.....	225,945 00	208,740 00

DETAILS OF CIVIL GOVERNMENT—*Continued.*

Number		Details	Salaries	
	1921-22		1922-23	1921-22
		DEPARTMENT OF AGRICULTURE— <i>Continued</i>	\$ cts.	\$ cts.
77	72	Brought forward.....	225,945 00	208,740 00
1	1	Animal Husbandman.....	2,160 00	2,040 00
1	1	Poultry Exhibitor.....	1,380 00	1,320 00
2	2	Cerealists: 1 at \$2,280; 1 at \$2,100.....	4,380 00	4,260 00
1	1	Apiarist.....	1,680 00	1,680 00
1	1	Assistant Dominion Animal Husbandman.....	1,470 00	1,440 00
2	2	Assistants to Dominion Animal Husbandman: 2 at \$1,500.....	3,000 00	2,840 00
1	1	Cold Storage Inspector.....	1,590 00	1,560 00
1	1	Animal Industry Investigator.....	1,500 00	1,500 00
2	2	Entomologists: 1 at \$2,610; 1 at \$2,550.....	5,160 00	4,950 00
2	2	Assistant Entomologists: 2 at \$1,920.....	3,840 00	
1	1	Artist, Botany.....	2,280 00	2,160 00
1	1	Artist, Entomological Branch.....	2,010 00	1,920 00
1	1	District Seed and Feed Inspector.....	2,760 00	2,640 00
2	2	Supervising Seed Analysts: 2 at \$2,520.....	5,040 00	5,040 00
1	1	Assistant to Seed Commissioner.....	2,400 00	2,280 00
1	1	Junior Entomologist.....	1,500 00	
1	1	Assistant to Fruit Commissioner.....	2,010 00	2,010 00
1	1	Fruit Transportation Specialist.....	3,000 00	2,880 00
1	1	Assistant to Chief, Feed Division.....	2,040 00	1,920 00
1	1	Assistant to Chief Supervisor, Illustrating Stations.....	1,920 00	
1	1	Assistant Chief, Poultry Division.....	2,280 00	2,160 00
1	1	Assistant in Vegetable Growing.....	1,950 00	1,920 00
1	1	Chief Seed Analyst.....	3,525 00	3,345 00
1	1	Senior Seed Analyst.....	1,710 00	1,620 00
9	9	Seed Analysts: 1 at \$1,380; 1 at \$1,335; 4 at \$1,170; 1 at \$1,130; 1 at \$1,110; 1 at \$960.....	10,595 00	9,840 00
1	1	Senior Micro Analyst.....	2,040 00	1,920 00
4	2	Micro Analysts: 2 at \$1,560; 2 at \$1,500.....	6,120 00	3,000 00
1	1	Senior Dairy Promoter.....	2,070 00	1,950 00
1	1	Live Stock Certificates Clerk.....	2,600 00	2,500 00
1	1	Chief Dairy Recorder and Tester.....	2,280 00	2,160 00
1	1	District Live Stock Promoter.....	2,370 00	2,280 00
1	1	Senior Agricultural Clerk.....	2,025 00	1,925 00
1	1	Demonstrator and Lecturer.....	2,190 00	2,160 00
1	1	Chief Stock Car Inspector.....	1,920 00	1,800 00
1	1	Junior Zoologist.....	1,325 00	1,275 00
1	1	Canning Specialist.....	900 00	
4	3	Laboratory Assistants: 1 at \$960; 2 at \$930; 1 at \$900.....	3,720 00	2,700 00
1	1	Laboratory Helper.....	600 00	
2	2	Secretary Clerks: 1 at \$3,000; 1 at \$2,280.....	5,280 00	5,280 00
1	1	Senior Supply Clerk.....	2,725 00	2,625 00
1	1	Departmental Accountant, Grade 4.....	3,360 00	3,240 00
1	1	Departmental Accountant, Grade 2.....	2,160 00	2,100 00
1	1	Principal Clerk Bookkeeper.....	1,860 00	1,800 00
1	1	Senior Clerk Bookkeeper.....	2,100 00	2,100 00
7	7	Senior Account Clerks: 1 at \$1,680; 1 at \$1,575; 1 at \$1,530; 2 at \$1,500; 1 at \$1,350; 1 at \$1,350.....	10,515 00	10,170 00
3	3	Account Clerks: 1 at \$1,300; 1 at \$1,050; 1 at \$990.....	3,340 00	3,280 00
3	3	Clerk Bookkeepers: 2 at \$1,320; 1 at \$1,200.....	3,840 00	3,720 00
1	1	Editor.....	2,160 00	2,160 00
1	1	Assistant Editor.....	1,440 00	
3	3	Head Clerks: 1 at \$2,880; 2 at \$2,760.....	8,400 00	8,160 00
4	4	Principal Clerks: 2 at \$2,280; 1 at \$2,160; 1 at \$1,800.....	8,520 00	8,400 00
11	11	Senior Clerks: 1 at \$1,680; 1 at \$1,575; 1 at \$1,560; 4 at \$1,500; 1 at \$1,425; 1 at \$1,410; 1 at \$1,395; 1 at \$1,350.....	16,395 00	15,810 00
14	13	Clerks: 3 at \$1,300; 2 at \$1,260; 1 at \$1,200; 2 at \$1,140; 1 at \$1,065; 1 at \$1,050; 2 at \$1,020; 1 at \$1,005; 1 at \$960.....	16,020 00	14,460 00
18	16	Junior Clerks: 1 at \$1,300; 3 at \$1,000; 1 at \$840; 2 at \$800; 3 at \$705; 4 at \$660; 1 at \$615; 3 at \$600.....	13,910 00	12,060 00
20	20	Senior Clerk Stenographers: 1 at \$1,680; 1 at \$1,660; 1 at \$1,600; 13 at \$1,500; 1 at \$1,410; 1 at \$1,380; 1 at \$1,350; 1 at \$1,335.....	29,915 00	28,860 00
55	45	Clerk Stenographers: 3 at \$1,300; 1 at \$1,260; 5 at \$1,200; 1 at \$1,175; 17 at \$1,140; 1 at \$1,110; 5 at \$1,050; 1 at \$1,035; 5 at \$1,020; 1 at \$1,095; 2 at \$1,005; 1 at \$990; 1 at \$975; 11 at \$960.....	59,840 00	48,310 00
281	253	Carried forward.....	519,065 00	466,270 00

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DETAILS OF CIVIL GOVERNMENT—Continued.

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
		DEPARTMENT OF AGRICULTURE—Concluded	\$ cts.	\$ cts.
281	253	..... Brought forward.....	519,065 00	466,270 00
44	37	Junior Clerk Stenographers: 1 at \$1,000; 1 at \$950; 1 at \$912.50; 1 at \$900; 1 at \$885; 1 at \$850; 1 at \$840; 1 at \$837.50; 1 at \$825; 1 at \$812.50; 2 at \$780; 1 at \$762.50; 1 at \$735; 2 at \$705; 1 at \$690; 7 at \$675; 4 at \$660; 2 at \$645; 3 at \$630; 2 at \$615; 9 at \$600.....	31,145 00	23,340 00
6	5	Clerk Typists: 1 at \$1,600; 1 at \$1,300; 1 at \$1,140; 2 at \$990; 1 at \$960.....	6,980 00	5,750 00
4	4	Junior Clerk Typists: 1 at \$900; 1 at \$812.50; 1 at \$720; 1 at \$660.....	3,092 50	2,922 50
1	1	Principal Statistical Clerk.....	2,650 00	2,550 00
2	1	Senior Statistical Clerks: 1 at \$1,380; 1 at \$1,320.....	2,700 00	1,320 00
7	7	Statistical Clerks: 1 at \$1,400; 1 at \$1,140; 2 at \$1,065; 1 at \$1,050; 1 at \$1,035; 1 at \$990.....	7,745 00	7,240 00
4	4	Junior Statistical Clerks: 1 at \$1,000; 1 at \$885; 1 at \$660; 1 at \$615.....	3,160 00	2,995 00
6	5	Senior File Clerks: 1 at \$1,680; 2 at \$1,560; 1 at \$1,425; 2 at \$1,320.....	8,865 00	7,365 00
6	5	File Clerks: 1 at \$1,300; 1 at \$1,065; 1 at \$1,050; 1 at \$1,020; 1 at \$1,005; 1 at \$960.....	6,400 00	5,215 00
1	1	Junior File Clerk.....	1,300 00	1,250 00
2	2	Senior Translators: 1 at \$2,280; 1 at \$2,160.....	4,440 00	4,500 00
2	2	Translators: 1 at \$1,560; 1 at \$1,440.....	3,000 00	2,880 00
1	1	Junior Translator.....	1,600 00	1,550 00
1	1	Departmental Librarian.....	1,500 00	1,440 00
1	1	Library Assistant.....	1,020 00	960 00
9	9	Office Appliance Operators, Grade 2: 2 at \$1,020; 2 at \$1,005; 5 at \$900.....	8,550 00	8,040 00
1		Office Appliance Operator, Grade 1.....	600 00	
1	1	Process Printer.....	1,200 00	1,200 00
1	1	Confidential Messenger Clerk.....	1,140 00	1,080 00
1	1	Senior Messenger Clerk.....	1,140 00	1,080 00
12	11	Messenger Clerks: 4 at \$1,000; 2 at \$900; 2 at \$800; 1 at \$780; 1 at \$690; 1 at \$675; 1 at \$600.....	10,145 00	9,195 00
2	2	Stores Clerks: 1 at \$1,300; 1 at \$1,260.....	2,560 00	2,500 00
2	2	Caretakers: 2 at \$1,080.....	2,160 00	2,160 00
1	1	Packer and Helper.....	840 00	780 00
1		Office Boy.....	300 00	
1	1	Senior Draftsman.....	2,040 00	1,920 00
1	1	Demonstrator, Experimental Farms.....	1,380 00	1,620 00
		Allowance for Private Secretary.....		600 00
		New positions and promotions.....	4,000 00	
402	360		640,717 50	567,722 50
		Contingencies		
		Clerical and other assistance.....	35,000 00	45,000 00
		Printing and Stationery.....	5,000 00	5,000 00
		Sundries.....	10,000 00	10,000 00
		Travelling expenses.....	85,000 00	75,000 00
			135,000 00	135,000 00

DETAILS OF CIVIL GOVERNMENT—Continued.

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
		DEPARTMENT OF MARINE AND FISHERIES	\$ cts.	\$ cts.
		<i>Marine</i>		
1	1	Deputy Minister.....	6,000 00	6,000 00
1	1	Assistant Deputy Minister.....	4,500 00	4,140 00
1	1	Chief Naval Architect.....	5,400 00	4,800 00
1	1	Chief Engineer.....	5,400 00	4,500 00
1	1	Commissioner of Lights.....	5,100 00	3,960 00
1	1	Superintendent of Agencies.....	3,780 00	3,600 00
1	1	Chief Accountant.....		4,380 00
1	1	Accountant, Grade 5.....	4,020 00	
1	1	Chief Registrar of Shipping.....	2,220 00	3,180 00
1	1	Secretary Clerk.....	3,360 00	3,360 00
1	1	Private Secretary.....	3,360 00	
1	1	Superintendent Masters and Seamen.....	3,600 00	3,600 00
1	1	Dominion Wreck Commissioner.....	4,200 00	3,800 00
1	1	Purchasing Agent.....	4,000 00	3,900 00
1	1	Assistant Commissioner of Lights.....	3,120 00	3,000 00
1	1	Junior Departmental Solicitor.....	3,240 00	3,240 00
1	1	Accountant, Grade 4.....	3,360 00	3,120 00
1	1	Accountant, Grade 3.....	2,940 00	
1	1	Accountant, Grade 2.....	2,460 00	
2		Accountants, Grade 1: 1 at \$1,740; 1 at \$2,100.....	3,840 00	
1	1	Director, Pilotage.....	4,020 00	3,780 00
1	1	Superintendent of Harbour Commission.....	3,300 00	3,200 00
1	1	Chairman Steamship Inspector Board.....	5,100 00	4,500 00
1	1	Assistant Purchasing Agent.....	2,800 00	2,800 00
2	2	Principal S.S. Inspectors: 2 at \$3,960.....	7,920 00	7,680 00
1	1	Assistant Naval Architect.....	3,060 00	2,500 00
1	1	Assistant to Commissioner of Lights.....	2,160 00	2,040 00
1	1	Editor.....	3,300 00	3,200 00
1	1	Senior Inspector of Fog Alarms.....	2,700 00	2,600 00
1	1	Secretary of Wreck Commissioners' Court.....	2,400 00	2,100 00
2	1	Secretaries to Executive: 1 at \$1,740; 1 at \$1,860.....	3,600 00	2,100 00
1	1	Junior Purchasing Agent.....	2,100 00	2,100 00
1	1	Head Translator.....	3,300 00	3,180 00
1	1	Senior Translator.....	2,800 00	2,800 00
1	1	Senior Assistant Engineer.....	3,060 00	2,940 00
1	2	Overseer.....	2,600 00	5,540 00
1	1	Assistant Mechanical Engineer.....	2,460 00	2,340 00
2	3	Assistant Engineers: 2 at \$2,460.....	4,920 00	6,780 00
1	1	Junior Engineer.....	2,040 00	2,040 00
2	2	Assistant Architects: 2 at \$2,460.....	4,920 00	4,680 00
1	1	Junior Architect.....	2,040 00	1,920 00
3	2	Senior Engineering Clerks: 1 at \$1,920; 2 at \$1,980.....	5,880 00	4,020 00
1	1	Assistant to Engineering Clerk.....		1,680 00
1	1	Engineering Clerk.....	1,260 00	1,260 00
1	1	Chief Draughtsman.....	3,000 00	3,000 00
1	1	Draughtsman.....	1,500 00	1,500 00
1	1	Senior Supplies Clerk.....	2,700 00	2,600 00
2	3	Supplies Clerks: 1 at \$1,260; 1 at \$1,600.....	2,860 00	4,050 00
1	1	Senior Stores Clerk.....	1,500 00	
1	1	Junior Departmental Librarian.....	1,080 00	
	1	Principal Account Clerk.....		2,500 00
2	3	Senior Account Clerks: 2 at \$1,500.....	3,000 00	5,340 00
1	1	Account Clerk.....	1,080 00	960 00
	1	Junior Account Clerk.....		1,500 00
1	1	Principal Clerk Bookkeeper.....	2,160 00	
2	1	Senior Clerk Bookkeepers: 2 at \$1,560.....	3,120 00	
7	9	Clerk Bookkeepers: 3 at \$1,020; 3 at \$1,080; 1 at \$1,200..	7,500 00	12,350 00
	1	Junior Clerk Bookkeeper.....		780 00
2	1	Senior Audit Clerks: 1 at \$1,500; 1 at \$2,000.....	3,500 00	1,900 00
11	7	Senior Clerk Stenographers: 2 at \$1,380; 1 at \$1,440; 5 at \$1,500; 3 at \$1,560.....	16,380 00	10,200 00
15	14	Clerk Stenographers: 1 at \$960; 4 at \$1,020; 1 at \$1,080; 4 at \$1,140; 1 at \$1,200; 2 at \$1,260; 1 at \$1,300; 1 at \$1,600.....	17,300 00	16,720 00
97	89 Carried forward.....	218,380 00	199,760 00

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DETAILS OF CIVIL GOVERNMENT—Continued

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
		DEPARTMENT OF MARINE AND FISHERIES—Continued	\$ cts.	\$ cts.
97	89	.....Brought forward.....	218,380 00	199,760 00
		Marine—Concluded		
8	12	Junior Clerk Stenographers: 1 at \$600; 2 at \$660; 1 at \$720; 1 at \$780; 3 at \$900.....	6,120 00	11,070 00
1		Chief Clerk.....	3,360 00	
3	1	Head Clerks: 1 at \$2,640; 2 at \$2,880.....	8,400 00	3,200 00
6	5	Principal Clerks: 1 at \$1,920; 1 at \$2,040; 4 at \$2,280.....	13,080 00	11,440 00
2	5	Senior Clerks: 1 at \$1,500; 1 at \$2,100.....	3,600 00	8,720 00
6	6	Clerks: 1 at \$1,020; 1 at \$1,080; 1 at \$1,260; 3 at \$1,300...	7,260 00	7,200 00
1	1	Principal File Clerk.....	2,800 00	2,800 00
3	1	Senior File Clerks: 1 at \$1,560; 2 at \$1,680.....	4,920 00	1,600 00
8	6	File Clerks: 1 at \$1,200; 3 at \$1,020; 1 at \$1,260; 3 at \$1,300	9,420 00	7,770 00
3	5	Junior File Clerks: 2 at \$660; 1 at \$900.....	2,220 00	4,040 00
4	3	Clerk Typists: 1 at \$1,020; 1 at \$1,200; 2 at \$1,260.....	4,740 00	3,610 00
1	1	Junior Clerk Typist.....	1,300 00	1,300 00
1		Stenographer Bookkeeper.....	1,200 00	
	1	Junior Stenographer Bookkeeper.....		1,000 00
1	1	Senior Messenger.....	1,080 00	1,080 00
2	2	Messenger Clerks: 2 at \$1,000.....	2,000 00	2,000 00
1	1	Confidential Messenger.....	1,020 00	960 00
	1	Office Boy.....		600 00
		Allowance for Private Secretary.....		600 00
148	141		290,900 00	268,750 00
		Contingencies		
		Printing and Stationery.....	12,500 00	13,870 00
		Sundries.....	35,000 00	30,000 00
			47,500 00	43,870 00

DETAILS OF CIVIL GOVERNMENT—Continued

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
		DEPARTMENT OF MARINE AND FISHERIES—Concluded	\$ cts.	\$ cts.
		<i>Fisheries</i>		
1	1	Director, Fisheries Service.....	4,800 00	4,500 00
1	2	Fisheries Specialist.....	4,000 00	7,420 00
1	1	Departmental Accountant, Grade 5.....	3,840 00	3,660 00
1	1	Superintendent of Fish Culture.....	3,360 00	3,240 00
1	1	Associate Zoologist.....	3,120 00	2,940 00
1	1	Chief Inspector, Fish Curing and Packing.....	2,880 00	2,880 00
1	1	Resident Engineer, Fish Hatcheries.....	3,000 00	2,880 00
1	1	Head Clerk.....	2,760 00	2,640 00
1	1	Inspector of Fish Hatcheries.....	2,760 00	2,640 00
2	2	Departmental Accountants (Grade 3) 1 at \$2,820; (Grade 2) 1 at \$2,460.....	5,280 00	5,040 00
1	1	Fish Marketing Specialist.....	2,460 00	2,340 00
1	1	Assistant Engineer.....	2,220 00	2,100 00
1	1	Principal Account Clerk.....	2,280 00	2,280 00
1	1	Principal Clerk.....	2,160 00	2,040 00
1	1	Principal Clerk Bookkeeper.....	2,280 00	2,280 00
1	1	Principal File Clerk.....	2,800 00	2,800 00
1	1	Senior Translator.....	2,160 00	2,040 00
1	1	Junior Engineer.....	1,800 00	1,800 00
1	1	Senior Account Clerk.....	1,380 00	1,320 00
1	1	Senior Audit Clerk.....	1,380 00	1,320 00
3	3	Senior Clerks: 1 at \$1,560; 2 at \$1,500.....	4,560 00	4,380 00
1	1	Senior Clerk Bookkeeper.....	1,440 00	1,380 00
1	1	Senior Clerk Stenographer.....	1,440 00	1,380 00
2	2	Senior File Clerks: 1 at \$1,500; 1 at \$1,440.....	2,940 00	2,820 00
1	1	Senior Statistical Clerk.....	1,600 00	1,550 00
1	1	Audit Clerk.....	960 00	960 00
3	3	Clerks: 1 at \$1,140; 1 at \$1,080; 1 at \$1,020.....	3,240 00	3,060 00
1	1	Clerk Bookkeeper.....	1,080 00	1,020 00
6	5	Clerk Stenographers: 2 at \$1,140; 4 at \$960.....	6,120 00	5,040 00
3	3	Clerk Typists: 1 at \$1,080; 2 at \$1,020.....	3,120 00	2,940 00
2	2	File Clerks: 1 at \$1,300; 1 at \$1,140.....	2,440 00	2,380 00
1	1	Statistical Clerk.....	1,020 00	960 00
1	1	Office Appliance Operator.....	840 00	
1	1	Junior Audit Clerk.....	660 00	600 00
1	1	Junior Clerk.....	660 00	600 00
10	10	Junior Clerk Typists: 1 at \$900; 1 at \$780; 2 at \$720; 4 at \$660; 2 at \$600.....	6,960 00	6,480 00
2	2	Junior File Clerks: 2 at \$660.....	1,320 00	1,200 00
1	1	Packer and Helper.....	780 00	
	1	Messenger Clerk.....		600 00
61	61		96,100 00	95,510 00
		<i>Contingencies</i>		
		Clerical Assistance.....	10,000 00	10,000 00
		Printing and Stationery.....	5,000 00	5,000 00
		Sundries.....	10,000 00	10,000 00
			25,000 00	25,000 00
		SUMMARY		
		Total Marine Service Salaries.....	290,900 00	268,750 00
		Total Fisheries Service Salaries.....	96,100 00	95,510 00
			387,000 00	364,260 00
		Total Marine Service Contingencies.....	47,500 00	43,870 00
		Total Fisheries Service Contingencies.....	25,000 00	25,000 00
			72,500 00	68,870 00

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DETAILS OF CIVIL GOVERNMENT—Continued

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
		DEPARTMENT OF NAVAL SERVICE	\$ cts.	\$ cts.
1	1	Deputy Minister and Controller.....	6,000 00	6,000 00
1	1	Assistant Deputy Minister.....	4,200 00	3,900 00
1	1	Chief Hydrographer.....	4,800 00	4,800 00
1	1	Accountant (Grade 6).....	4,500 00	4,380 00
1	1	Director, Radiotelegraph Service.....	4,500 00	4,200 00
1	1	Chief Tidal and Current Surveyor.....	4,200 00	4,200 00
1	1	Director of Naval Stores.....	3,660 00	3,840 00
2	2	Hydrographers: 1 at \$3,700; 1 at \$3,240.....	6,940 00	6,720 00
2	2	Assistant Hydrographers: 1 at \$2,800; 1 at \$2,760.....	5,560 00	5,440 00
	3	Junior Hydrographers.....		5,760 00
	2	Chief Clerks.....		6,360 00
1		Inspector.....	3,600 00	
1		Accountant (Grade 4).....	3,360 00	
1	1	Division Superintendent, Radiotelegraph Service.....	3,000 00	2,880 00
	1	Radiotelegraph Electrical Engineer.....		2,880 00
6	4	Head Clerks: 3 at \$2,640; 3 at \$2,520.....	15,480 00	10,080 00
1		Accountant (Grade 2).....	2,340 00	
	1	Assistant Architect.....		2,460 00
1	1	Principal Translator.....	2,760 00	2,640 00
2	2	Senior Tidal and Current Surveyors: 1 at \$2,640; 1 at \$2,500.....	5,140 00	5,040 00
	1	Assistant Radiotelegraph Electrical Engineer.....		2,340 00
1	1	Assistant Engineer.....	2,220 00	2,220 00
1	1	Radiotelegraph Inspector.....	2,220 00	2,100 00
1	1	Chief Map Draftsman.....	3,000 00	2,700 00
1	1	Principal Map Draftsman.....	2,580 00	2,100 00
3	3	Senior Map Draftsmen: 1 at \$2,100; 1 at \$2,040; 1 at \$1,800.....	5,940 00	5,740 00
1	1	Junior Tidal and Current Surveyor.....	2,040 00	1,920 00
1	1	Senior Draughtsman.....	1,800 00	1,680 00
2	3	Principal Account Clerks: 1 at \$2,160; 1 at \$2,040.....	4,200 00	6,000 00
2	3	Principal Clerks: 1 at \$2,040; 1 at \$1,920.....	3,960 00	6,000 00
1	1	Principal File Clerk.....	1,920 00	2,040 00
	1	Principal Bookkeeper.....		1,920 00
1	1	Storekeeper.....	2,160 00	2,040 00
	1	Junior Radiotelegraph Electrical Engineer.....		1,920 00
1	1	Translator.....	1,380 00	1,320 00
2		Secretaries to Executive: 2 at \$1,860.....	3,720 00	
6	5	Senior Account Clerks: 1 at \$1,500; 1 at \$1,440; 4 at \$1,380.....	8,460 00	7,020 00
6	5	Senior Clerks: 1 at \$1,600; 1 at \$1,500; 4 at \$1,380.....	8,620 00	6,900 00
2	2	Senior Clerk Bookkeepers: 2 at \$1,500.....	3,000 00	2,850 00
6	7	Senior Clerk Stenographers: 4 at \$1,500; 1 at \$1,440; 1 at \$1,380.....	8,820 00	9,960 00
3	3	Senior File Clerks: 2 at \$1,500; 1 at \$1,380.....	4,380 00	4,320 00
1	1	Senior Stores Clerk.....	1,500 00	1,380 00
1		Senior Transportation Audit Clerk.....	1,440 00	
6	5	Account Clerks: 1 at \$1,600; 1 at \$1,140; 4 at \$1,020.....	6,820 00	5,580 00
3	3	Audit Clerks: 2 at \$1,140; 1 at \$1,020.....	3,300 00	3,120 00
6	5	Clerks: 1 at \$1,260; 1 at \$1,140; 1 at \$1,080; 3 at \$1,020.....	6,540 00	6,540 00
2	1	Clerk Bookkeepers: 1 at \$1,140; 1 at \$1,080.....	2,220 00	1,080 00
16	11	Clerk Stenographers: 5 at \$1,140; 4 at \$1,080; 6 at \$1,020; 1 at \$960.....	17,100 00	11,880 00
5	1	Clerk Typists: 1 at \$1,140; 4 at \$1,020.....	5,220 00	1,080 00
7	6	File Clerks: 4 at \$1,140; 1 at \$1,080; 2 at \$1,020.....	7,680 00	6,360 00
1	1	Stores Clerk.....	1,080 00	1,020 00
2	1	Supplies Clerks: 1 at \$1,260; 1 at \$1,200.....	2,460 00	1,200 00
1	1	Office Appliance Operator (Grade 3).....	1,200 00	1,020 00
1	1	Confidential Messenger.....	1,200 00	1,080 00
1	4	Messenger Clerk.....	1,000 00	3,620 00
2		Packers and Helpers: 1 at \$1,020; 1 at \$840.....	1,860 00	
1	1	Junior Account Clerk.....	900 00	780 00
	1	Junior Audit Clerk.....		600 00
1	3	Junior Clerk.....	900 00	2,000 00
1	4	Junior Clerk Stenographer.....	720 00	2,580 00
2	5	Junior Clerk Typists: 1 at \$900; 1 at \$720.....	1,620 00	3,690 00
	1	Junior File Clerk.....		780 00
125	125	Contingencies	215,220 00	210,090 00
		Stationery, Printing, Travelling Expenses, Telegrams, Telephone Tolls, Cartage, Etc.	40,000 00	40,000 00

DETAILS OF CIVIL GOVERNMENT—Continued

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
			\$ cts.	\$ cts.
		DEPARTMENT OF RAILWAYS AND CANALS		
1	1	Deputy Minister.....	6,000 00	6,000 00
1	1	Chief Engineer.....	8,000 00	8,000 00
1	1	Solicitor and Counsel.....	5,000 00	5,000 00
1	1	Comptroller.....	4,800 00	4,800 00
1	1	Secretary.....	4,020 00	3,840 00
1	1	Right of Way Agent.....	4,800 00	4,800 00
1	1	Assistant Chief Engineer.....	5,400 00	5,400 00
	1	Assistant Solicitor.....		3,840 00
1	1	Assistant Deputy Minister.....	4,725 00	4,425 00
1	1	Assistant Comptroller.....	3,780 00	3,600 00
1	2	General Assistant Engineer.....	4,800 00	9,600 00
1	1	Senior Electrical Engineer.....	4,800 00	4,800 00
1	1	Senior Hydraulic Engineer.....	4,800 00	4,800 00
1	1	Senior Office Engineer.....	3,840 00	3,660 00
1	1	Bridge and Structural Engineer.....	3,420 00	3,540 00
1		Chief Clerk.....	3,360 00	
3		Departmental Accountants Grade 4: 1 at \$4,000; 2 at \$3,000.....	10,000 00	
	2	Accountants.....		6,540 00
4	4	Travelling Auditors: 2 at \$2,760; 1 at \$2,640; 1 at \$2,550.....	10,710 00	10,320 00
4	4	Head Clerks: 1 at \$2,760; 1 at \$2,580; 2 at \$2,520.....	10,380 00	10,200 00
	1	Head File Clerk.....		2,400 00
1	1	Assistant Purchasing Agent.....	2,760 00	2,520 00
1		Departmental Accountant Grade 2.....	2,160 00	
1	1	Hydraulic Engineer.....	2,790 00	2,700 00
1	1	Principal Draftsman.....	2,580 00	2,460 00
1		Archivist.....	2,880 00	
	1	Record Searcher.....		2,800 00
	1	Principal Account Clerk.....		925 00
	1	Assistant Right of Way Agent.....		2,340 00
1	1	Junior Purchasing Agent.....	2,025 00	1,925 00
	1	Senior Draftsman.....		1,920 00
2		Departmental Accountants Grade 1: 1 at \$1,860; 1 at \$1,500.....	3,360 00	
	1	Junior Accountant.....		1,920 00
2	3	Secretaries to Executive: 2 at \$1,860.....	3,720 00	5,370 00
1	1	Junior Law Clerk.....	1,680 00	1,680 00
1	1	Senior Law Clerk Stenographer.....	1,695 00	1,560 00
1	1	Junior Hydrometric Engineer.....	1,860 00	1,740 00
3	3	Senior Account Clerks: 1 at \$1,600; 1 at \$1,500; 1 at \$1,320.....	4,420 00	4,540 00
1	1	Senior Supplies Clerk.....	1,440 00	1,320 00
1	1	Senior Clerk Typist.....	1,380 00	1,320 00
4	4	Senior File Clerks: 1 at \$1,680; 1 at \$1,600; 2 at \$1,560.....	6,400 00	6,200 00
9	10	Senior Clerk Stenographers: 4 at \$1,500; 5 at \$1,380.....	12,900 00	13,680 00
1	1	Translator.....	1,680 00	1,680 00
2	2	Draftsmen at \$1,600.....	3,200 00	3,200 00
4	3	Account Clerks: 1 at \$1,035; 3 at \$960.....	3,915 00	3,120 00
		Clerk Bookkeeper.....		1,020 00
2	1	File Clerks: 2 at \$1,300.....	2,600 00	1,300 00
	1	Junior File Clerk.....		1,300 00
2	1	Clerks: 1 at \$960; 1 at \$1,250.....	2,210 00	1,250 00
4	8	Clerk Stenographers: 1 at \$1,300; 1 at \$1,150; 2 at \$1,020.....	4,490 00	8,860 00
5	4	Clerk Typists: 3 at \$1,300; 1 at \$1,262.50; 1 at \$1,150.....	6,312 50	4,850 00
3	4	Junior Clerk Typists: 3 at \$600.....	1,800 00	4,110 00
1		Supplies Clerk.....	1,020 00	
2	2	Confidential Messengers at \$1,260.....	2,520 00	2,400 00
5	6	Messenger Clerks: 3 at \$1,000; 1 at \$975; 1 at \$962.50.....	4,937 50	5,850 00
		Allowance, Private Secretary.....	600 00	600 00
		Appropriations not required for 1922-23.....		1,841 32
88	95		191,970 00	203,866 32
		Contingencies		
		Printing and Stationery.....	14,500 00	14,500 00
		Sundries.....	10,000 00	10,000 00
		Clerical and other assistance.....	5,000 00	5,000 00
			29,500 00	29,500 00

SESSIONS PAPER No. 3

DETAILS OF CIVIL GOVERNMENT—Continued

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
		DEPARTMENT OF PUBLIC WORKS	\$ cts.	\$ cts.
1	1	Deputy Minister.....	6,000 00	6,000 00
1	1	Assistant Deputy Minister.....	4,500 00	5,100 00
1	1	Secretary.....	4,500 00	4,380 00
1	1	Chief Engineer.....	5,700 00	5,700 00
1	1	Assistant Chief Engineer.....	5,400 00	5,400 00
1	1	Chief Architect.....	5,100 00	5,100 00
1	1	Assistant Chief Architect.....	4,620 00	4,440 00
		Dominion Consulting Architect.....		4,000 00
1	1	Departmental Accountant, Grade 6.....	4,500 00	4,470 00
1	1	Engineer, Public Works, Grade 2.....	4,455 00	4,275 00
1	1	General Superintendent, Telegraph Service.....	4,140 00	3,960 00
1	1	Clerk of Estimates.....	4,020 00	4,020 00
1	1	Departmental Solicitor.....	4,020 00	3,840 00
1	1	Purchasing Agent.....	4,000 00	4,000 00
1	1	Mechanical Superintendent of Dredges.....	3,840 00	3,660 00
2	2	Supervising Architects: 2 at \$3,840.....	7,680 00	7,320 00
1	1	Collector of Public Works Revenue.....	3,800 00	3,700 00
2	2	Engineers, Public Works (grade 1), 1 at \$3,480; 1 at \$3,120.....	6,600 00	6,350 00
		District Engineer (grade 1).....		3,420 00
1	1	Chief Clerk.....	3,360 00	3,240 00
1	1	Auditor, Chief Engineer's Branch.....	3,360 00	3,240 00
1	1	Secretary-Clerk.....	3,360 00	2,100 00
1	1	Head Translator.....	3,300 00	3,180 00
1	1	Precise Levelling Engineer.....	3,300 00	3,300 00
1	1	Structural Engineer.....	3,240 00	3,240 00
1	1	Superintendent of Government Buildings (Ottawa).....	3,240 00	3,120 00
2	2	Senior Construction Architects, 2 at \$3,240.....	6,480 00	6,120 00
1	1	Supervisor of Building Materials Laboratory.....	3,240 00	3,060 00
1	1	Maintenance Architect.....	3,240 00	3,120 00
1	1	Junior Departmental Solicitor.....	3,240 00	3,240 00
1	1	Assistant Secretary.....	3,175 00	3,075 00
1	1	Departmental Accountant, Grade 4.....	3,120 00	3,000 00
2	2	Chief Draftsmen: 1 at \$3,000; 1 at \$925 (3 months).....	3,925 00	6,600 00
1	2	Architect (Fittings).....	3,000 00	6,000 00
1	1	Senior Assistant Architect.....	3,000 00	3,000 00
2	2	Departmental Accountants, Grade 3, 2 at \$3,000.....	6,000 00	6,000 00
1	1	Head Statistical Clerk.....	2,880 00	2,880 00
8	8	Head Clerks: 2 at \$2,880; 2 at \$2,640; 3 at \$2,760; 1 at \$2,580.....	21,900 00	21,180 00
1	1	Electrical Engineer.....	2,880 00	2,760 00
1	1	Senior Mechanical Engineer (Heating and Ventilating).....	2,820 00	
1	1	Assistant Superintendent of Government Buildings.....	2,820 00	2,820 00
1	1	Principal Translator.....	2,760 00	2,640 00
1	1	Assistant Purchasing Agent.....	2,760 00	2,580 00
2	2	Travelling Paymasters: 1 at \$2,700; 1 at \$2,475.....	5,175 00	4,975 00
2	3	Construction Architects, 2 at \$2,700.....	5,400 00	7,800 00
1	1	Appraisal Architect.....	2,700 00	2,640 00
2	2	Assistant General Superintendents, Telegraph Service, 2 at \$2,700.....	5,400 00	5,160 00
2	2	Assistant Structural Engineers, 1 at \$2,580; 1 at \$2,460.....	5,040 00	4,800 00
3	3	Departmental Accountants, Grade 2: 2 at \$2,460; 1 at \$2,580.....	7,500 00	7,140 00
1	1	Architectural Modeller.....	2,400 00	2,400 00
2	3	Assistant Engineers: 1 at \$2,580; 1 at \$2,460.....	5,040 00	7,260 00
1	1	Assistant Electrical Engineer.....	2,460 00	2,340 00
12	12	Assistant Architects: 11 at \$2,460; 1 at \$2,340.....	29,400 00	27,960 00
9	9	Principal Clerks: 3 at \$2,280; 6 at \$2,160.....	19,800 00	19,080 00
1	1	Principal Clerk Bookkeeper.....	2,600 00	2,500 00
3	3	Principal Account Clerks: 1 at \$2,800; 2 at \$2,280.....	7,360 00	7,360 00
2	2	Principal File Clerks: 1 at \$2,160; 1 at \$1,920.....	4,080 00	3,840 00
1	1	Architectural Specification Writer.....	2,700 00	2,640 00
1	2	Assistant Mechanical Engineer: 1 at \$2,250.....	2,250 00	4,480 00
3	3	Clerks of Works, Grade 3: 1 at \$2,400; 2 at \$2,280.....	6,960 00	6,600 00
2	3	Junior Mechanical Engineers: 1 at \$2,100; 1 at \$1,800.....	3,900 00	5,580 00
1	1	General Construction Foreman.....	2,280 00	2,160 00
1	1	Assistant Architectural Specification Writer.....	2,460 00	2,340 00
105	111	.....Carried forward.....	308,180 00	317,685 00

DETAILS OF CIVIL GOVERNMENT—Continued

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
		DEPARTMENT OF PUBLIC WORKS—Continued	\$ cts.	\$ cts.
105	111	Brought forward	308,180 00	317,685 00
1	1	Senior Translator	2,160 00	2,040 00
1	1	Senior Photographer	2,040 00	1,920 00
2	2	Junior Purchasing Agents: 1 at \$1,920; 1 at \$1,650	3,570 00	3,330 00
1	1	Associate Chemist	1,920 00	1,800 00
1	1	Principal Draftsman	2,460 00	2,340 00
2	4	Senior Draftsmen: 1 at \$2,100; 1 at \$2,040	4,140 00	8,220 00
3	3	Photographers: 3 at \$1,560	4,680 00	4,500 00
7	7	Senior File Clerks: 1 at \$2,100; 2 at \$1,680; 2 at \$1,600; 1 at \$1,550; 1 at \$1,320	11,530 00	11,550 00
2	2	Testers of Building Materials: 2 at \$2,040	4,080 00	3,840 00
2	2	Assistant Testers of Building Materials: 1 at \$2,100; 1 at \$1,380	3,480 00	3,420 00
	1	Junior Engineer		1,900 00
11	13	Junior Architects: 1 at \$2,100; 6 at \$2,040; 2 at \$1,920; 2 at \$1,680	21,540 00	25,620 00
1		Sanitary Engineer	2,100 00	
1	1	Senior Quantity Surveyor	1,860 00	1,740 00
5	5	Draftsmen: 1 at \$1,600; 4 at \$1,560	7,840 00	7,600 00
	1	Senior Engineering Clerk		1,500 00
1	1	Estimate Clerk	1,860 00	1,740 00
1	2	Architectural Draftsman: 1 at \$1,550	1,550 00	3,250 00
1	1	Timekeeper	1,600 00	1,600 00
1	1	Senior Statistical Clerk	1,500 00	1,440 00
1	1	Ship Draftsman	1,560 00	1,500 00
1		Assistant Chemist	1,320 00	
7	7	Senior Account Clerks: 1 at \$2,100; 1 at \$2,000; 1 at \$1,680; 1 at \$1,600; 3 at \$1,500	11,880 00	11,295 00
7	7	Senior Clerk Bookkeepers: 1 at \$2,100; 2 at \$1,740; 4 at \$1,560	11,820 00	11,580 00
13	13	Senior Clerks: 1 at \$2,400; 2 at \$2,100; 2 at \$1,680; 1 at \$1,625; 2 at \$1,560; 4 at \$1,500; 1 at \$1,640	22,345 00	21,830 00
12	12	Senior Clerk Stenographers: 1 at \$2,100; 1 at \$1,680; 1 at \$1,560; 8 at \$1,500; 1 at \$1,320	18,660 00	18,120 00
1	1	Photostat Operator	1,300 00	1,300 00
5	5	Account Clerks: 1 at \$1,925; 1 at \$1,475; 1 at \$1,250; 1 at \$1,005; 1 at \$960	6,615 00	6,650 00
1	1	Law Clerk Stenographer	1,260 00	1,200 00
6	7	Clerks: 2 at \$1,600; 2 at \$1,300; 1 at \$1,140; 1 at \$1,035	7,975 00	9,455 00
2	2	Audit Clerks: 1 at \$1,140; 1 at \$1,080	2,220 00	2,100 00
3	4	Clerk Bookkeepers: 1 at \$2,100; 1 at \$1,600; 1 at \$1,525	5,225 00	7,125 00
2	2	Supplies Clerks: 1 at \$1,300; 1 at \$1,140	2,440 00	2,380 00
25	26	Clerk Stenographers: 3 at \$1,300; 1 at \$1,250; 2 at \$1,200; 10 at \$1,140; 5 at \$1,080; 1 at \$1,005; 1 at \$975; 2 at \$960	28,250 00	28,460 00
2	2	Stenographer-Bookkeepers: 1 at \$1,320; 1 at \$1,260	2,580 00	2,460 00
8	8	Clerk-Typists: 4 at \$1,300; 2 at \$1,140; 1 at \$1,080; 1 at \$960	9,520 00	9,342 50
	1	Junior Architectural Draftsman		1,020 00
2	2	Process Printers: 1 at \$1,300; 1 at \$1,200	2,500 00	2,500 00
9	11	File Clerks: 1 at \$2,100; 1 at \$1,600; 4 at \$1,300; 1 at \$1,140; 1 at \$1,050; 1 at \$960	12,050 00	15,245 00
7	10	Junior Clerk Stenographers: 1 at \$925; 2 at \$705; 1 at \$630; 3 at \$600	4,765 00	7,410 00
2	2	Junior File Clerks: 2 at \$1,000	2,000 00	2,275 00
2	4	Junior Clerk Typists: 2 at \$600	1,200 00	2,700 00
1	2	Junior Clerk Bookkeepers: 1 at \$675	675 00	1,410 00
1	1	Confidential Messenger	1,200 00	1,200 00
1		Office Appliance Operator (Grade I)	840 00	
8	8	Senior Messenger Clerks: 7 at \$1,080; 1 at \$1,035	8,595 00	8,497 50
9	12	Messenger Clerks: 1 at \$975; 2 at \$937.50; 1 at \$900; 1 at \$705; 1 at \$690; 2 at \$600; 1 at \$825	7,170 00	11,550 00
		Allowance for Private Secretary	600 00	600 00
		To provide for new appointments if required	5,000 00	5,000 00
287	312	Carried forward	569,655 00	601,240 00

SESSIONAL PAPER No. 3

DETAILS OF CIVIL GOVERNMENT—*Continued.*

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
		DEPARTMENT OF PUBLIC WORKS— <i>Concluded</i>	\$ cts.	\$ cts.
287	312	.....Brought forward	569,655 00	601,240 00
		<i>National Gallery of Canada</i>		
1	1	Director, National Gallery.....	4,200 00	3,900 00
1	1	Curator of Prints.....	2,700 00	3,000 00
1	1	Secretary of National Gallery.....	2,100 00	1,980 00
	1	Junior Departmental Librarian.....		1,080 00
	1	Museum Assistant.....		1,620 00
	2	Museum Helpers.....		2,160 00
1	1	Clerk Stenographer.....	1,260 00	960 00
1	1	Junior Clerk Stenographer.....	600 00	780 00
1	1	Junior Clerk.....	600 00	900 00
2	3	Art Gallery Attendants.....	1,920 00	2,880 00
295	325	<i>Contingencies</i>	583,035 00	620,500 00
		Printing and Stationery.....	14,000 00	19,600 00
		Clerical and other Assistance.....	31,000 00	15,000 00
		Travelling expenses.....	42,000 00	48,000 00
		Sundries.....	7,000 00	5,000 00
			94,000 00	87,600 00

DETAILS OF CIVIL GOVERNMENT—Continued

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
			\$ cts.	\$ cts.
		DEPARTMENT OF MINES		
1	1	Deputy Minister.....	6,000 00	6,000 00
1	1	Chief Inspector of Explosives.....	5,000 00	5,000 00
1	1	Director, Geological Survey.....	4,875 00	4,575 00
1	1	Director, Mines Branch.....	4,650 00	4,500 00
1	1	Director, Victoria Memorial Museum and Editor-in-Chief	4,800 00	4,800 00
11	11	Geologists: 3 at \$4,380; 3 at \$4,080; 1 at \$3,735; 1 at \$3,690; 3 at \$3,600.....	43,605 00	41,550 00
1	1	Chief, Division of Palaeontology.....	4,380 00	4,200 00
1	1	Chief, Division of Fuel Testing.....	4,140 00	3,960 00
1	1	Chief, Division of Ore Dressing and Metallurgy.....	3,960 00	3,780 00
1	1	Chief, Division of Ceramics and Road Materials.....	3,600 00	3,600 00
1	1	Chief, Division of Mineral Resources.....	3,960 00	3,780 00
1	1	Vertebrate Palaeontologist.....		3,300 00
1	1	Chief Explosives Chemist.....	4,000 00	4,000 00
1	1	Chief, Mines Chemical Laboratory.....	3,800 00	3,700 00
1	1	Superintendent, Fuel Testing Laboratory.....	3,360 00	3,360 00
1	1	Engineer, Grade 4.....	3,360 00	3,500 00
1	1	Chief, Division of Anthropology.....	4,200 00	4,200 00
1	1	Archaeologist.....	4,200 00	4,200 00
1	1	Ornithologist.....	4,080 00	3,900 00
1	1	Zoologist (Mammalia).....	4,080 00	3,900 00
1	1	Chief, Division of Mineralogy.....	4,020 00	3,840 00
1	1	Chief Topographical Engineer.....	4,020 00	3,840 00
1	1	Chief, Division of Borings.....	3,840 00	3,660 00
1	1	Chief Botanist.....	3,345 00	3,300 00
1	1	Ethnologist.....	3,300 00	
1	1	Chief, Bureau of Non-Metalliferous Mines.....	3,700 00	3,600 00
1	1	Head Translator.....	3,150 00	3,180 00
5	4	Engineers, Grade 3: 4 at \$3,060; 1 at \$2,700.....	14,940 00	11,760 00
2	1	Superintendent, Ore Dressing and Metallurgical Laboratory.....	2,700 00	2,700 00
1	2	Chief Map Draftsmen: 1 at \$3,800; 1 at \$3,000.....	6,800 00	6,700 00
1	1	Supervisor of Map Preparation and Reproduction.....	3,000 00	3,000 00
1	1	Associate Invertebrate Palaeontologist.....	2,895 00	2,715 00
1	1	Associate Vertebrate Palaeontologist.....	2,540 00	
8	10	Associate Geologists: 5 at \$2,850; 3 at \$2,580.....	21,990 00	26,340 00
1	1	Compiler of Geological Information.....	3,120 00	3,000 00
1	1	Associate Palaeobotanist.....	2,505 00	2,625 00
2	2	Associate Mineralogists, 2 at \$2,580.....	5,160 00	
1	2	Associate Ethnologist.....	2,805 00	5,745 00
1	1	Associate Invertebrate Zoologist.....		2,580 00
1	1	Associate Physical Anthropologist.....	2,580 00	
2	2	Inspectors of Explosives: 1 at \$3,120; 1 at \$2,670.....	5,790 00	5,520 00
1	1	Fuel Efficiency Examiner.....		2,580 00
1	1	Departmental Accountant Grade 3.....	2,820 00	2,700 00
10	10	Chemists: 5 at \$2,880; 1 at \$2,760; 3 at \$2,640; 1 at \$2,550.....	27,630 00	26,520 00
1	1	Secretary, Department of Mines.....	2,940 00	2,760 00
1	1	Statistician.....	2,760 00	2,640 00
1	1	Analyst, Division of Mineralogy.....	3,000 00	3,000 00
1	1	Head Statistical Clerk.....	2,760 00	2,640 00
1	1	Secretary, Geological Survey.....	2,600 00	2,500 00
1	1	Secretary, Mines Branch.....	2,580 00	2,460 00
1	1	Peat Specialist.....	2,580 00	2,460 00
1	1	Chief Photographer.....	2,580 00	2,460 00
6	6	Topographical Engineers: 2 at \$3,000; 3 at \$2,520; 1 at \$2,160.....	15,720 00	15,120 00
2	2	Geodetic Engineers: 1 at \$3,000; 1 at \$2,160.....	5,160 00	5,040 00
5	5	Engineers, Grade 2: 1 at \$2,460; 1 at \$2,370; 1 at \$2,160; 2 at \$2,100.....	11,190 00	10,950 00
3	1	Technologist.....		2,100 00
	3	Principal Map Draftsmen: 1 at \$2,800; 1 at \$2,500; 1 at \$2,460.....	7,760 00	7,540 00
	2	Assistant Mineralogists.....		4,080 00
6	4	Assistant Geologists: 1 at \$2,460; 2 at \$2,190; 3 at \$2,100.....	13,140 00	9,240 00
1	1	Chief Taxidermist and Herpetologist.....	2,580 00	2,400 00
105	106 Carried forward.....	330,390 00	323,100 00

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DETAILS OF CIVIL GOVERNMENT—Continued

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
			\$ cts.	\$ cts.
DEPARTMENT OF MINES—Continued				
105	106	Brought forward	330,390 00	323,100 00
1	1	Senior Copper Plate Map Engraver	2,400 00	2,280 00
1	1	Assistant Fuel Efficiency Examiner	2,520 00	2,520 00
3	3	Associate Chemists: 1 at \$2,160; 1 at \$1,890; 1 at \$1,800.	5,850 00	5,640 00
1	1	Senior Translator	1,920 00	1,800 00
1	1	Principal Account Clerk	1,800 00	
1	1	Principal Clerk Bookkeeper	1,800 00	
2	2	Editors: 1 at \$2,800; 1 at \$1,800	4,600 00	4,600 00
3	3	Artists: 1 at \$2,800; 1 at \$2,040; 1 at \$1,800	6,640 00	6,400 00
1	1	Assistant Ethnologist	2,400 00	2,400 00
2	2	Assistant Invertebrate Palaeontologists: 2 at \$2,160	4,320 00	4,080 00
3	3	Senior Collector-Preparators: 3 at \$2,040	6,120 00	6,300 00
1	1	Custodian and Adjuster of Surveying Equipment	2,040 00	1,920 00
2	4	Junior Topographical Engineers: 2 at \$1,680	3,360 00	7,680 00
	1	Junior Geodetic Engineer		1,680 00
2	2	Senior Photographers: 2 at \$2,040	4,080 00	3,840 00
8	8	Senior Map Draftsmen: 4 at \$2,100; 1 at \$2,040; 1 at \$2,000; 2 at \$1,680	15,800 00	16,220 00
2		Engineers, Grade 1: 2 at \$1,680	3,360 00	
1	1	Mineralogical Collector-Preparator	2,040 00	1,920 00
1	1	Relief Map Maker	2,100 00	2,100 00
1	1	Chief Mechanic	1,800 00	1,740 00
1	2	Research Clerk	1,800 00	3,480 00
1	1	Junior Purchasing Agent	1,890 00	1,770 00
1	1	Assistant Editor	1,800 00	1,680 00
1		Assistant Chemist	1,320 00	
3	3	Senior Clerks: 1 at \$1,680; 1 at \$1,560; 1 at \$1,380	4,620 00	4,420 00
1	1	Senior Clerk-Typist	1,600 00	1,500 00
1	2	Senior Account Clerk	1,500 00	2,880 00
	1	Senior Clerk Bookkeeper		1,500 00
5	5	Senior Clerk Stenographers: 1 at \$1,560; 1 at \$1,500; 1 at \$1,440; 1 at \$1,395; 1 at \$1,350	7,245 00	7,035 00
1	1	Senior Statistical Clerk	1,500 00	1,440 00
1		Junior Research Clerk	1,320 00	
2	2	Departmental Librarians: 1 at \$1,625; 1 at \$1,410	3,035 00	2,875 00
1		Translator	1,260 00	
4	6	Map Draftsmen: 1 at \$1,600; 3 at \$1,260	5,380 00	7,900 00
1	1	Mechanical Draftsman	1,260 00	1,260 00
1	1	Engineering Clerk: 1 at \$1,600	1,600 00	1,600 00
2	2	Editorial Assistants: 1 at \$2,100; 1 at \$1,380	3,480 00	3,420 00
2	2	Photographers: 1 at \$1,525; 1 at \$1,380	2,905 00	2,745 00
2	1	Senior Laboratory Assistants: 2 at \$1,200	2,400 00	1,200 00
4	2	Museum Assistants: 2 at \$1,500; 2 at \$1,140	5,280 00	2,940 00
	1	Lapidary		1,140 00
1	1	Herbarium Assistant	1,320 00	1,260 00
1		Clerk Bookkeeper: 1 at \$1,020	1,020 00	
15	13	Clerk Stenographers: 1 at \$1,300; 1 at \$1,260; 2 at \$1,200; 4 at \$1,140; 3 at \$1,080; 1 at \$975; 3 at \$960	16,615 00	14,082 50
2	2	Account Clerks: 1 at \$1,260; 1 at \$975	2,235 00	2,160 00
2	2	Clerk Typists: 1 at \$1,260; 1 at \$1,020	2,280 00	2,160 00
2	1	File Clerks: 1 at \$1,020; 1 at \$960	1,980 00	960 00
2	2	Supplies Clerks: 1 at \$1,600; 1 at \$1,035	2,635 00	2,550 00
2	3	Clerks: 1 at \$1,300; 1 at \$960	2,260 00	3,220 00
1		Stores Clerk	960 00	
1	1	Statistical Clerk	960 00	960 00
4	4	Library Assistants: 1 at \$1,300; 2 at \$1,020; 1 at \$960	4,300 00	4,180 00
1	1	Caretaker	1,080 00	1,080 00
1	1	Confidential Messenger	1,200 00	1,200 00
1		Assistant Photographer	840 00	
213	208	Carried forward	496,220 00	480,817 50

DETAILS OF CIVIL GOVERNMENT—*Continued.*

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
		DEPARTMENT OF MINES— <i>Concluded</i>	\$ cts.	\$ cts.
213	208	.....Brought forward	496,220 00	480,817 50
1	1	Junior Account Clerk.....	600 00	600 00
3	1	Junior Clerk Typists: 1 at \$690; 2 at \$600.....	1,890 00	630 00
4	2	Junior Clerk-Stenographers: 1 at \$675; 1 at \$630; 2 at \$600..	2,505 00	1,540 00
7	7	Messenger Clerks: 1 at \$1,000; 1 at \$987.50; 1 at \$975; 2 at \$950; 1 at \$885; 1 at \$600.....	6,347 50	6,102 50
		Allowance for Private Secretary.....	600 00	600 00
228	219		508,162 50	490,290 00
		<i>Contingencies</i>		
		Department, Sundries.....	2,700 00	2,000 00
		Mines Branch, Sundries.....	2,000 00	2,000 00
		Geological Survey, Sundries.....	2,000 00	2,000 00
			6,700 00	6,000 00

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DETAILS OF CIVIL GOVERNMENT—Continued

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
		POST OFFICE DEPARTMENT	\$ cts.	\$ cts.
1	1	Deputy Postmaster General.....	6,000 00	6,000 00
1	1	Assistant Deputy Postmaster General.....	4,500 00	4,500 00
1	1	General Superintendent of Postal Service.....	5,700 00	5,400 00
2	2	Division Superintendents of Postal Service: 1 at \$5,400; 1 at \$5,100.....	10,500 00	10,200 00
1	1	Superintendent of Mail Contracts.....	5,000 00	5,000 00
1	1	Junior Departmental Solicitor.....	3,500 00	3,400 00
1	1	Superintendent of Savings Bank Branch.....	3,600 00	3,600 00
1	1	Secretary.....	3,480 00	3,720 00
1	1	Superintendent of Postage Stamp Branch.....	3,800 00	3,700 00
1	1	Postal Purchasing Agent and Storekeeper.....	3,180 00	3,180 00
1	1	Superintendent of Money Order Branch.....	4,200 00	4,200 00
1	1	Chief, Post Office Division, Postal Service Branch.....	3,480 00	3,300 00
1	1	Chief, Railway Mail Service Division, Postal Service Branch.....	3,180 00	3,000 00
1	1	Chief, Inspection Division, Postal Service Branch.....	3,180 00	3,000 00
1	1	Departmental Accountant, Grade 6.....	4,500 00	4,500 00
1	1	Departmental Accountant, Grade 4.....	3,000 00	3,000 00
3	3	Departmental Accountants, Grade 3, 3 at \$3,000.....	9,000 00	9,000 00
4	4	Departmental Accountants, Grade 2: 1 at \$2,700; 2 at \$2,580; 1 at \$2,460.....	10,320 00	9,960 00
5	5	Departmental Accountants, Grade 1: 4 at \$1,860; 1 at \$1,740.....	9,180 00	8,580 00
1	1	Assistant Postal Purchasing Agent and Storekeeper....	2,400 00	2,340 00
1	1	Secretary Clerk.....	2,820 00	2,640 00
1	1	Senior Statistical Clerk.....	1,500 00	1,440 00
3	3	Senior Translators: 1 at \$2,800; 1 at \$2,280; 1 at \$2,160...	7,240 00	7,120 00
1	1	Translator.....	1,440 00	1,380 00
1	1	Junior Translator.....	1,300 00	1,300 00
1	1	Postal Claims Examiner.....	2,160 00	2,160 00
3	3	Senior Draftsmen, 3 at \$2,040.....	6,120 00	5,760 00
4	4	Chief Clerks, 4 at \$3,360.....	13,440 00	12,960 00
3	2	Head Clerks: 1 at \$2,880; 1 at \$2,760; 1 at \$2,520.....	8,160 00	5,520 00
34	32	Principal Clerks: 3 at \$2,800; 1 at \$2,600; 12 at \$2,280; 17 at \$2,160; 1 at \$1,920.....	77,000 00	70,060 00
1	1	Principal File Clerk.....	2,160 00	2,040 00
6	6	Principal Account Clerks: 2 at \$2,800; 2 at \$2,280; 2 at \$2,160.....	14,480 00	14,240 00
52	52	Senior Clerks: 5 at \$2,100; 2 at \$1,800; 13 at \$1,680; 1 at \$1,620; 4 at \$1,600; 3 at \$1,560; 20 at \$1,500; 4 at \$1,440	84,400 00	81,810 00
3	3	Senior Clerk Bookkeepers: 2 at \$2,100; 1 at \$1,550.....	5,750 00	5,750 00
12	12	Senior Account Clerks: 1 at \$2,800; 2 at \$2,100; 3 at \$1,680; 4 at \$1,500; 2 at \$1,440.....	20,920 00	20,460 00
18	18	Senior Clerk-Stenographers: 2 at \$2,100; 5 at \$1,680; 1 at \$1,600; 2 at \$1,560; 8 at \$1,500.....	29,320 00	28,400 00
2	3	Senior Dead Letter Clerks, at \$1,680.....	3,360 00	4,560 00
5	5	Senior File Clerks: 1 at \$1,680; 2 at \$1,560; 2 at \$1,500...	7,800 00	7,620 00
5	5	Senior Stores Clerks: 1 at \$2,800; 1 at \$1,560; 3 at \$1,500...	8,860 00	8,620 00
23	23	Senior Audit Clerks: 2 at \$2,100; 1 at \$1,900; 4 at \$1,740; 9 at \$1,680; 2 at \$1,600; 1 at \$1,560; 4 at \$1,500.....	38,940 00	37,670 00
4	4	Senior Supplies Clerks: 1 at \$2,100; 2 at \$1,680; 1 at \$1,560	7,020 00	6,880 00
1	1	Senior Clerk-Typist.....	1,650 00	1,680 00
1		Secretary to Executive.....	1,860 00	
99	99	Clerks: 1 at \$2,800; 1 at \$2,100; 17 at \$1,600; 3 at \$1,400; 19 at \$1,300; 16 at \$1,260; 8 at \$1,200; 25 at \$1,140; 7 at \$1,080; 2 at \$1,020.....	128,860 00	125,360 00
4	4	Clerk-Bookkeepers: 1 at \$1,500; 2 at \$1,320; 1 at \$1,260...	5,400 00	5,340 00
71	71	Account Clerks: 1 at \$2,100; 1 at \$2,000; 8 at \$1,600; 1 at \$1,500; 2 at \$1,400; 13 at \$1,300; 8 at \$1,260; 6 at \$1,200; 25 at \$1,140; 2 at \$1,080; 4 at \$960.....	89,880 00	86,770 00
52	52	Clerk-Stenographers: 1 at \$2,100; 1 at \$1,600; 4 at \$1,300; 8 at \$1,260; 6 at \$1,200; 1 at \$1,150; 27 at \$1,140; 2 at \$1,080; 1 at \$1,020; 1 at \$960.....	62,250 00	59,690 00
14	14	Dead Letter Clerks: 2 at \$1,600; 6 at \$1,300; 1 at \$1,260; 1 at \$1,200; 1 at \$1,100; 1 at \$1,080; 2 at \$1,020.....	17,680 00	17,240 00
17	18	File Clerks: 2 at \$1,400; 1 at \$1,300; 2 at \$1,260; 2 at \$1,200; 8 at \$1,140; 2 at \$1,080.....	20,300 00	20,180 00
472	470	.....Carried forward.....	773,800 00	744,230 00

DETAILS OF CIVIL GOVERNMENT—Continued

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
			\$ cts.	\$ cts.
		POST OFFICE DEPARTMENT—Concluded		
472	470	..... Brought forward	773,800 00	744,230 00
6	6	Stores Clerks: 1 at \$1,600; 1 at \$1,400; 2 at \$1,300; 1 at \$1,260; 1 at \$1,140.....	8,000 00	7,880 00
1	1	Statistical Clerk.....	1,300 00	1,250 00
15	15	Audit Clerks: 2 at \$2,100; 2 at \$1,600; 3 at \$1,300; 5 at \$1,260; 1 at \$1,200; 1 at \$1,140; 1 at \$1,100.....	21,040 00	20,580 00
14	14	Supplies Clerks: 3 at \$1,300; 5 at \$1,260; 1 at \$1,200; 3 at \$1,140; 2 at \$1,080.....	16,980 00	16,390 00
9	9	Clerk-Typists: 1 at \$1,600; 1 at \$1,400; 1 at \$1,300; 3 at \$1,260; 3 at \$1,140.....	11,500 00	11,320 00
123	123	Junior Clerks: 1 at \$1,600; 2 at \$1,400; 8 at \$1,300; 2 at \$1,200; 61 at \$1,000; 1 at \$939; 10 at \$950; 6 at \$900; 6 at \$850; 2 at \$840; 2 at \$800; 2 at \$780; 4 at \$750; 12 at \$720; 3 at \$700; 1 at \$660.....	118,379 00	116,309 00
14	14	Junior Account Clerks: 3 at \$1,400; 1 at \$800; 1 at \$780; 6 at \$720; 1 at \$660; 2 at \$650.....	12,060 00	11,650 00
11	12	Junior Clerk-Stenographers: 2 at \$900; 2 at \$850; 4 at \$780; 1 at \$720; 1 at \$700; 1 at \$660.....	8,700 00	9,130 00
4	4	Junior File Clerks: 1 at \$1,250; 2 at \$900; 1 at \$720.....	3,770 00	3,660 00
3	3	Junior Stores Clerks: 1 at \$1,000; 2 at \$950.....	2,900 00	2,900 00
71	71	Junior Audit Clerks: 1 at \$1,600; 1 at \$1,550; 1 at \$1,400; 6 at \$1,300; 11 at \$1,200; 38 at \$1,000; 6 at \$900; 2 at \$850; 3 at \$720; 1 at \$660; 1 at \$650.....	74,120 00	73,550 00
5	5	Junior Supplies Clerks: 1 at \$1,600; 1 at \$1,550; 1 at \$1,300; 1 at \$1,000; 1 at \$900.....	6,350 00	6,350 00
16	16	Junior Clerk-Typists: 1 at \$1,250; 3 at \$1,200; 8 at \$1,000; 2 at \$900; 1 at \$780; 1 at \$720.....	16,150 00	15,920 00
3	3	Confidential Messengers: 2 at \$1,200; 1 at \$1,020.....	3,420 00	3,360 00
3	3	Senior Messenger-Clerks: 3 at \$1,080.....	3,240 00	3,240 00
16	16	Messenger-Clerks: 7 at \$1,000; 2 at \$950; 1 at \$939; 3 at \$900; 1 at \$850; 1 at \$800; 1 at \$750.....	14,939 00	14,839 00
14	14	Packers and Helpers: 7 at \$1,020; 5 at \$960; 1 at \$900; 1 at \$840.....	13,680 00	13,380 00
2	2	Office Appliance Operators, Grade 3: 1 at \$1,600; 1 at \$1,200.....	2,800 00	2,740 00
4	4	Office Appliance Operators, Grade 2: 3 at \$1,300; 1 at \$1,020.....	4,920 00	4,820 00
	47	Positions abolished by Order-in-Council.....		62,110 00
	67	Positions now in Outside Service.....		86,568 00
	6	Positions not required.....		23,900 00
	26	Unclassified positions not required.....		35,550 00
		Allowance for Private Secretary.....	600 00	600 00
		Appropriation not required for 1922-23.....		4,920 00
806	951		1,118,648 00	1,297,146 00
		Contingencies		
		Clerical and other assistance.....	73,000 00	73,000 00
		Printing and Stationery.....	75,000 00	63,000 00
		Sundries.....	20,000 00	20,000 00
			168,000 00	156,000 00
		Annuities		
1	1	Superintendent, Dominion Government Annuities.....	4,000 00	4,000 00
1	1	Annuities Actuary.....	3,000 00	2,940 00
1	1	Translator.....	1,680 00	1,600 00
1	1	Actuarial Assistant.....	1,800 00	1,680 00
1	1	Actuarial Clerk.....	1,500 00	1,440 00
2	2	Senior Clerks: 2 at \$1,500.....	3,000 00	2,880 00
3	3	Clerks: 1 at \$1,300; 2 at \$1,200.....	3,700 00	3,540 00
2	2	Clerk-Stenographers: 1 at \$1,300; 1 at \$1,200.....	2,500 00	2,400 00
	1	Confidential Messenger.....	1,140 00	1,080 00
13	13		22,320 00	21,560 00

SESSIONAL PAPER No. 3

DETAILS OF CIVIL GOVERNMENT—Continued.

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
			\$ cts.	\$ cts.
DEPARTMENT OF TRADE AND COMMERCE				
<i>Administrative</i>				
1	1	Deputy Minister.....	6,000 00	6,000 00
1	1	Director, Commercial Intelligence.....	6,900 00	6,000 00
1	1	Assistant to Deputy Minister and Chief Accountant.....	4,500 00	4,320 00
1	1	Expert in Grain Chemistry.....	4,600 00	4,300 00
1	1	Director, Commercial Exhibits.....	3,870 00	3,690 00
1	1	Private Secretary.....	3,360 00	3,360 00
1	1	Secretary, Commercial Intelligence Service.....	3,420 00	3,180 00
	1	Chief, Division of Grain Inspection and Staple Commodities.....		3,120 00
1	1	Chief Clerk.....	3,150 00	3,030 00
1	1	Subsidy Clerk.....	3,060 00	2,940 00
1	1	Motion Picture Photographer.....	2,760 00	2,400 00
1	1	Chief, Foreign Tariffs Division.....	2,730 00	2,610 00
1	1	Departmental Accountant, Grade 3.....	2,940 00	2,400 00
	1	Head Clerk.....		2,400 00
1	1	Departmental Accountant, Grade 2.....	2,450 00	2,350 00
1	1	Film Editor, Exhibits and Publicity Bureau.....	2,490 00	2,400 00
1	1	Artist, Exhibits and Publicity Bureau.....	2,160 00	2,040 00
1	1	Principal Account Clerk.....	1,800 00	2,040 00
1	1	Editor, Weekly Bulletin.....	2,160 00	2,400 00
1	1	Senior Photographer.....	1,920 00	2,040 00
2	2	Junior Motion Picture Photographers: 1 at \$2,160; 1 at \$1,950.....	4,110 00	3,870 00
1	1	Departmental Accountant, Grade 1.....	1,560 00	1,440 00
1	1	Secretary Clerk.....	2,100 00	1,680 00
1	1	Publicity Assistant.....	1,440 00	
1	1	Senior Account Clerk.....	1,500 00	1,320 00
1	1	Senior Clerk-Bookkeeper.....	1,470 00	1,395 00
	1	Senior Supplies Clerk.....		1,320 00
3	3	Senior File Clerks: 2 at \$1,500; 1 at \$1,380.....	4,380 00	4,280 00
1	1	Senior Stores Clerk.....	1,380 00	1,320 00
1	1	Lantern Slide Artist.....	1,320 00	
8	8	Senior Clerk Stenographers: 1 at \$1,680; 3 at \$1,500; 1 at \$1,380; 1 at \$1,350; 2 at \$1,320.....	11,550 00	10,690 00
1	1	Senior Clerk Typist.....	1,500 00	1,440 00
4	4	Photographers: 1 at \$1,365; 1 at \$1,350; 1 at \$1,335; 1 at \$1,275.....	5,325 00	5,085 00
2	1	Office Appliance Operators, Grade 3: 1 at \$1,140; 1 at \$1,080.....	2,220 00	1,080 00
1	1	Junior Departmental Librarian.....	1,020 00	
1	1	Clerk-Bookkeeper.....	1,125 00	1,065 00
2	2	Account Clerks: 1 at \$1,260; 1 at \$1,035.....	2,295 00	2,175 00
2	2	Supplies Clerks: 1 at \$1,300; 1 at \$1,050.....	2,350 00	2,290 00
1	1	Clerk.....	1,020 00	1,080 00
3	3	File Clerks: 1 at \$1,140; 2 at \$1,005.....	3,150 00	2,355 00
8	8	Clerk Stenographers: 2 at \$1,140; 1 at \$1,050; 1 at \$1,035; 1 at \$1,020; 1 at \$990; 2 at \$960.....	8,295 00	7,665 00
2	2	Clerk-Typists: 2 at \$1,020.....	2,040 00	2,070 00
1	1	Confidential Messenger.....	1,020 00	900 00
3	4	Junior Clerk Stenographers: 1 at \$925; 1 at \$875; 1 at \$800.....	2,200 00	2,690 00
	1	Junior File Clerk.....		600 00
2	1	Packers and Helpers: 2 at \$780.....	1,560 00	780 00
1	1	Office Boy.....	420 00	420 00
1	1	Senior Messenger.....	1,080 00	1,080 00
1	1	Messenger Clerk.....	705 00	645 00
	1	Allowance for Private Secretary.....	600 00	600 00
74	74		129,095 00	124,595 00
Dominion Bureau of Statistics				
1	1	Dominion Statistician.....	5,400 00	5,100 00
1	1	Chief, Division of Demography.....	4,140 00	3,960 00
1	1	Assistant Dominion Statistician.....	3,960 00	3,780 00
1	1	Chief, Division of External Trade.....	3,600 00	3,420 00
4	4	..... Carried forward	17,100 00	16,260 00

DETAILS OF CIVIL GOVERNMENT—Continued.

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
		DEPARTMENT OF TRADE AND COMMERCE—Continued	\$ cts.	\$ cts.
4	4	..... Brought forward	17,100 00	16,260 00
		<i>Dominion Bureau of Statistics—Concluded</i>		
		Chief, Transportation Division.....	3,405 00	3,225 00
1	1	Chief, Division of Agricultural Statistics.....	3,240 00	3,060 00
1	1	Chief, Educational Statistics and Editor of "Year Book".....	3,150 00	2,970 00
1	1	Chief, Census of Manufacturers.....	3,060 00	2,940 00
1	1	Chief, Mining, Metallurgical and Chemical Division.....	3,060 00	2,940 00
1	1	Chief, Division of Internal Trade.....	3,060 00	2,880 00
1	4	Head Translator.....	3,300 00	3,180 00
5	5	Statisticians: 2 at \$2,760; 1 at \$2,520; 1 at \$2,490; 1 at \$2,400.....	12,930 00	12,580 00
3	3	Head Statistical Clerks: 2 at \$2,760; 1 at \$2,670.....	8,190 00	6,600 00
1	1	Assistant Chief, Division of External Trade.....	2,640 00	2,520 00
1	1	Assistant Chief, Division of Demography.....	2,640 00	2,520 00
1	1	Assistant Chief, Educational Statistics.....	2,370 00	2,250 00
1	1	Superintendent, Mechanical Tabulating Division.....	2,640 00	2,520 00
5	7	Principal Statistical Clerks: 2 at \$2,280; 4 at \$2,160; 1 at \$1,920; 1 at \$1,800.....	16,920 00	14,010 00
1	1	Principal Account Clerk.....	1,920 00	1,350 00
1	1	Principal Clerk.....	1,800 00	1,800 00
2	2	Senior Clerks: 1 at \$1,500; 1 at \$1,470.....	2,970 00	2,850 00
5	6	Senior Statistical Clerks: 1 at \$1,640; 1 at \$1,575; 1 at \$1,500; 1 at \$1,440; 1 at \$1,320.....	7,475 00	8,200 00
1	1	Senior Clerk-Stenographer.....	1,500 00	1,440 00
2	1	Office Appliance Operators, Grade 3: 1 at \$1,185; 1 at \$1,095.....	2,280 00	1,140 00
10	11	Clerks: 1 at \$1,260; 1 at \$1,050; 3 at \$1,020; 3 at \$1,005; 2 at \$990.....	10,365 00	10,815 00
3	2	File Clerks: 1 at \$1,065; 2 at \$960.....	2,985 00	2,085 00
1	1	Supplies Clerk.....	1,140 00	
1	1	Library Assistant.....	1,065 00	1,005 00
9	9	Clerk-Stenographers: 4 at \$1,140; 1 at \$1,020; 1 at \$1,005; 3 at \$960.....	9,465 00	8,250 00
54	54	Statistical Clerks: 4 at \$1,300; 2 at \$1,200; 1 at \$1,150; 20 at \$1,140; 2 at \$1,080; 3 at \$1,065; 15 at \$1,020; 1 at \$1,050; 2 at \$1,005; 1 at \$975; 3 at \$960.....	59,120 00	51,867 50
21	19	Office Appliance Operators, Grade 2: 15 at \$915; 1 at \$900; 2 at \$885; 2 at \$840; 1 at \$870.....	18,945 00	11,850 00
5	5	Junior Clerk-Stenographers: 1 at \$810; 1 at \$800; 2 at \$675; 1 at \$660.....	3,620 00	3,330 00
6	6	Junior Clerks: 2 at \$720; 1 at \$705; 1 at \$660; 2 at \$600.....	4,005 00	4,065 00
2	2	Junior File Clerks: 1 at \$810; 1 at \$660.....	1,470 00	1,470 00
3	3	Junior Clerk-Typists: 1 at \$750; 2 at \$660.....	2,070 00	2,130 00
1	2	Office Appliance Operator, Grade 1.....	660 00	1,320 00
37	39	Junior Statistical Clerks: 2 at \$1,000; 1 at \$975; 1 at \$900; 4 at \$780; 1 at \$690; 22 at \$560; 1 at \$630; 5 at \$600.....	25,835 00	27,720 00
	1	Senior Messenger.....	1,560 00	1,080 00
2	2	Messenger Clerks: 1 at \$900; 1 at \$660.....		1,590 00
198	198		247,955 00	225,812 50
		<i>Electricity and Gas Inspection</i>		
		Director.....	4,200 00	4,200 00
1	1	Assistant Director.....	3,240 00	3,060 00
1	1	Senior Examiner of Standards.....	2,310 00	2,220 00
2	2	Examiners of Standards: 1 at \$1,650; 1 at \$1,500.....	3,150 00	3,120 00
1	1	Senior Clerk Stenographer.....	1,680 00	1,600 00
1	1	Supplies Clerk.....	960 00	1,300 00
1	1	Clerk Stenographer.....	1,200 00	1,140 00
1	1	Electrician.....	1,800 00	1,680 00
1	1	Junior Clerk.....	600 00	600 00
10	10		19,140 00	18,920 00

SESSIONAL PAPER No. 3

DETAILS OF CIVIL GOVERNMENT—*Continued.*

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
		DEPARTMENT OF TRADE AND COMMERCE—<i>Concluded</i>	\$ cts.	\$ cts.
		<i>Weights and Measures Inspection</i>		
1	1	Director.....	4,020 00	3,840 00
1	1	Assistant to Director.....	2,160 00	2,040 00
1	1	Factory Scale Inspector.....	2,100 00	2,100 00
1	1	Examiner and Adjuster of Standards.....	1,860 00	1,740 00
1	1	Senior Account Clerk.....	1,680 00	1,680 00
1	1	Senior Clerk Typist.....	1,500 00	1,440 00
3	3	Account Clerks: 1 at \$1,300; 1 at \$1,260; 1 at \$1,035.....	3,595 00	3,475 00
2	2	Clerk-stenographers: 1 at \$1,300; 1 at \$1,005.....	2,305 00	2,260 00
1	1	Repairman.....	1,140 00	1,080 00
1	1	Clerk.....	960 00	960 00
1	1	Messenger Clerk.....	600 00	600 00
14	14		21,920 00	21,215 00
		<i>Recapitulation</i>		
74	74	Administrative.....	129,005 00	124,595 00
198	198	Dominion Bureau of Statistics.....	247,955 00	225,812 50
10	10	Electricity and Gas Inspection.....	19,140 00	18,920 00
14	14	Weights and Measures Inspection.....	21,920 00	21,215 00
296	296		418,020 00	390,542 50
		<i>Contingencies</i>		
		Clerical Assistance.....	6,000 00	6,000 00
		Printing and Stationery.....	9,000 00	9,000 00
		Sundries.....	7,000 00	7,000 00
			22,000 00	22,000 00

DETAILS OF CIVIL GOVERNMENT—*Continued.*

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
		PATENT AND COPYRIGHT OFFICE		
1	1	Commissioner of Patents.....	6,000 00	6,000 00
1	1	Registrar of Trademarks.....	4,000 00	4,000 00
1	1	Chief of Patent Office.....	3,960 00	3,960 00
1	1	Senior Patent Examiner.....	3,780 00	
19	19	Patent Examiners: 1 at \$3,240; 13 at \$2,880; 1 at \$2,610; 1 at \$2,520; 2 at \$2,385; 1 at \$2,340.....	52,920 00	47,880 00
1	1	Accountant: 1 at \$2,460.....	2,460 00	2,640 00
1	2	Head Clerk: 1 at \$2,760.....	2,760 00	5,280 00
1	1	Patent Classification Clerk.....	2,760 00	2,640 00
3	3	Principal Clerks: 1 at \$2,280; 2 at \$2,160.....	6,600 00	6,120 00
1	1	Senior Translator.....	2,160 00	2,040 00
5	5	Assistant Patent Examiners: 2 at \$1,800; 1 at \$1,770; 2 at \$1,680.....	8,730 00	6,600 00
3	3	Senior Clerks: 2 at \$1,680; 1 at \$1,560.....	4,920 00	4,650 00
4	11	Senior Clerk Stenographers: 1 at \$1,560; 1 at \$1,500; 2 at \$1,380.....	5,820 00	16,020 00
2	1	Photographers: 1 at \$1,600; 1 at \$1,260.....	2,860 00	1,600 00
1	1	Cashier.....	1,380 00	1,320 00
1	1	Clerk Bookkeeper.....	1,020 00	1,140 00
1	1	Account Clerk.....	1,020 00	
16	8	Clerk Stenographers: 2 at \$1,300; 1 at \$1,600; 7 at \$1,140; 1 at \$1,260; 1 at \$1,080; 3 at \$1,020; 1 at \$975.....	18,555 00	9,560 00
6	5	Clerk Typists: 2 at \$1,300; 1 at \$1,200; 1 at \$1,140; 2 at \$1,020.....	6,980 00	5,810 00
12	11	Clerks: 5 at \$1,300; 2 at \$1,140; 4 at \$1,020; 1 at \$960.....	13,820 00	12,590 00
4	4	File Clerks: 2 at \$1,300; 1 at \$1,140; 1 at \$960.....	4,700 00	4,370 00
	1	Assistant Photographer.....		960 00
3	3	Junior Clerk Stenographers: 1 at \$660; 1 at \$630; 1 at \$600.....	1,890 00	2,085 00
9	16	Junior Clerk Typists: 1 at \$790; 2 at \$660; 2 at \$630; 4 at \$600.....	5,770 00	10,112 50
2		Junior File Clerks: 1 at \$900; 1 at \$600.....	1,500 00	
4	3	Junior Clerks: 1 at \$780; 1 at \$690; 2 at \$600.....	2,670 00	1,845 00
3	3	Messenger Clerks: 1 at \$800; 1 at \$660; 1 at \$600.....	2,060 00	2,070 00
106	106		171,095 00	161,292 50
		Contingencies		
		Clerical Assistance.....	10,000 00	10,000 00
		Printing and Stationery.....	15,000 00	15,000 00
		Sundries and Travelling Expenses.....	10,000 00	10,000 00
			35,000 00	35,000 00

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DETAILS OF CIVIL GOVERNMENT—Continued.

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
		DEPARTMENT OF LABOUR		
		Labour Branch		
1	1	Deputy Minister.....	6,000 00	6,000 00
1	1	Assistant Deputy Minister.....	4,500 00	4,500 00
1	1	Director, Technical Education.....	3,900 00	4,275 00
1	1	Director, Employment Service.....	4,200 00	4,200 00
1	1	Assistant Director, Technical Education.....	3,705 00	3,525 00
1	1	Senior Accountant.....	3,600 00	3,600 00
2	2	Chief Clerks at \$3,360.....	6,720 00	5,880 00
1	1	Industrial Engineer.....	3,240 00	3,420 00
1	1	Statistician, Department of Labour.....	3,060 00	3,600 00
2	2	Dominion Superintendents of Employment Offices: 1 at \$3,030; 1 at \$3,000.....	6,030 00	5,790 00
1	1	Accountant.....	2,910 00	2,610 00
1	1	Employment Specialist.....	2,820 00	2,520 00
1	1	Principal Translator.....	2,760 00	2,640 00
1		Statistician.....	2,400 00	
1	1	Head Statistical Clerk.....	2,460 00	2,040 00
1		Head Clerk.....	2,400 00	
1		Senior Wage Investigator.....	2,520 00	
5	4	Wage Investigators: 2 at \$2,400; 2 at \$2,340; 1 at \$1,980..	11,460 00	9,300 00
4	3	Clearance Officers: 1 at \$2,340; 2 at \$2,100; 1 at \$1,980....	8,520 00	6,180 00
1	1	Publicity Agent.....	2,040 00	2,040 00
2	2	Principal Clerks: 1 at \$2,160; 1 at \$1,860.....	4,020 00	3,840 00
3	3	Principal Statistical Clerks: 1 at \$2,040; 1 at \$2,010; 1 at \$1,950.....	6,000 00	5,910 00
1	1	Principal Clerk-Bookkeeper.....	1,800 00	1,800 00
1	1	Editor.....	2,160 00	2,040 00
2	2	Industrial Research Clerks at \$2,100.....	4,200 00	3,960 00
2	1	Junior Wage Investigators: 1 at \$1,860; 1 at \$1,650.....	3,510 00	1,740 00
1	1	Secretary to Executive.....	1,860 00	1,740 00
2	1	Assistant Editors: 1 at \$1,800; 1 at \$1,440.....	3,240 00	1,800 00
1		Publicity Assistant.....	1,560 00	
2	2	Junior Industrial Research Clerks: 1 at \$1,440; 1 at \$1,425..	2,865 00	2,295 00
7	6	Senior Statistical Clerks: 1 at \$1,500; 1 at \$1,435; 1 at \$1,380; 2 at \$1,350; 2 at \$1,320.....	9,705 00	7,590 00
3	3	Senior Clerks: 1 at \$1,545; 1 at \$1,500; 1 at \$1,350.....	4,395 00	4,065 00
3	4	Senior Clerk-Stenographers: 1 at \$2,300; 1 at \$1,395; 1 at \$1,350.....	5,045 00	6,060 00
1	1	Senior File Clerk.....	1,500 00	1,440 00
1	1	Senior Supplies Clerk.....	1,410 00	1,350 00
1	1	Translator.....	1,320 00	1,365 00
	2	Editorial Assistants: at \$1,275.....		2,550 00
14	13	Statistical Clerks: 2 at \$1,260; 2 at \$1,140; 2 at \$1,080; 1 at \$1,050; 3 at \$1,020; 2 at \$1,005; 1 at \$990; 1 at \$960.....	15,030 00	14,197 50
14	11	Clerk-Stenographers: 1 at \$1,225; 2 at \$1,215; 1 at \$1,170; 2 at \$1,140; 1 at \$1,050; 4 at \$1,020; 3 at \$960.....	15,115 00	11,735 00
3	3	Clerks: 1 at \$1,475; 1 at \$1,187.50; 1 at \$1,005.....	3,667 50	3,645 00
1	1	Clerk-Typist.....	1,005 00	720 00
1	1	Supplies Clerk.....	1,020 00	960 00
1	1	File Clerk.....	1,005 00	900 00
3	3	Office Appliance Operators, Grade 3: 1 at \$1,260; 1 at \$1,200; 1 at \$1,155.....	3,615 00	3,430 00
5	4	Office Appliance Operators, Grade 2: 1 at \$1,020; 1 at \$915; 1 at \$900; 1 at \$885; 1 at \$840.....	4,560 00	3,620 00
7	5	Junior Clerk-Stenographers: 1 at \$900; 2 at \$780; 1 at \$675; 2 at \$660; 1 at \$600.....	5,055 00	4,095 00
1	2	Junior Statistical Clerks.....	900 00	1,560 00
1	1	Junior Clerk-Typist.....	600 00	810 00
2	2	Junior Clerks: 1 at \$780; 1 at \$690.....	1,470 00	1,470 00
115	103	..... Carried forward.....	192,877 50	168,807 50

DETAILS OF CIVIL GOVERNMENT—Continued.

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
		DEPARTMENT OF LABOUR—Concluded.	\$ cts.	\$ cts.
115	103	.....Brought forward.....	192,877 50	168,807 50
		Labour Branch—Concluded		
1	1	Confidential Messenger.....	1,200 00	1,200 00
1	2	Messenger Clerk.....	962 50	1,632 50
117	106	Contingencies	195,040 00	171,640 00
		Clerical and other assistance, including Private Secretary and Confidential Messenger to Minister.....	10,000 00	10,000 00
		Printing and Stationery.....	15,000 00	15,000 00
		Sundries.....	10,000 00	10,000 00
		Printing and Stationery Branch	35,000 00	35,000 00
1	1	Director and Superintendent of Printing.....	5,025 00	5,100 00
1	1	Assistant Director and Superintendent of Printing.....		3,600 00
1	1	Departmental Accountant (Grade 5).....	4,020 00	3,780 00
1	1	Departmental Accountant (Grade 4).....	3,360 00	2,640 00
1	1	Departmental Accountant (Grade 2).....	2,190 00	
1	1	Secretary to Executive.....	2,800 00	2,750 00
2	1	Head Clerks: 1 at \$2,760; 1 at \$2,610.....	5,370 00	
	1	Head Statistical Clerk.....		2,520 00
1	1	Assistant Purchasing Agent.....	2,760 00	2,355 00
1	1	Editor of Copy.....	2,160 00	1,950 00
	1	Principal Clerk-Bookkeeper.....		2,040 00
2	1	Principal Account Clerks: 2 at \$2,280.....	4,560 00	2,280 00
3	3	Principal Clerks: 2 at \$2,160; 1 at \$1,950.....	6,270 00	5,820 00
1	1	Planning Clerk.....	2,220 00	2,160 00
1	1	Senior Audit Clerk.....	1,500 00	
2	2	Senior Clerk-Bookkeepers: 2 at \$1,560.....	3,120 00	2,940 00
1	1	Senior Clerk-Stenographer.....	1,560 00	1,500 00
1	1	Senior Supplies Clerk.....	1,680 00	
	2	Senior Account Clerks.....		3,435 00
2	2	Senior Clerks: 2 at \$1,440.....	2,880 00	2,760 00
2	1	Senior Stores Clerks: 2 at \$1,500.....	3,000 00	1,380 00
2	2	Clerk-Bookkeepers: 2 at \$1,260.....	2,520 00	2,400 00
2	2	Account Clerks: 1 at \$1,600; 1 at \$1,300.....	2,900 00	2,900 00
2	3	Stores Clerks: 1 at \$1,300; 1 at \$1,260.....	2,560 00	3,700 00
1	1	File Clerk.....	1,260 00	1,200 00
	1	Supplies Clerk.....		1,600 00
	1	Audit Clerk.....		1,300 00
31	32	Contingencies	63,715 00	62,110 00
		Printing and Stationery.....	8,000 00	3,700 00
		Sundries.....	2,500 00	6,800 00
		SUMMARY	10,500 00	10,500 00
		Salaries, Labour.....	195,040 00	171,640 00
		Salaries, Public Printing and Stationery.....	63,715 00	62,110 00
		Total Salaries.....	258,755 00	233,750 00
		Contingencies, Labour.....	35,000 00	35,000 00
		Contingencies, Public Printing and Stationery.....	10,500 00	10,500 00
		Total, Contingencies.....	45,500 00	45,500 00

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DETAILS OF CIVIL GOVERNMENT—*Continued.*

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
		HIGH COMMISSIONER'S OFFICE	\$ cts.	\$ cts.
1	1	Secretary.....	7,000 00	7,000 00
2	2	Assistant Secretaries: 1 at \$3,360; 1 at \$3,300.....	6,660 00	6,480 00
1	1	Head Clerk.....	2,760 00	2,640 00
1	1	Departmental Accountant, Grade I.....	2,450 00	2,350 00
1	1	Principal Clerk.....	2,280 00	2,280 00
1	1	Senior Clerk.....	2,100 00	2,100 00
1	1	Clerk.....	1,250 00	1,200 00
1	1	File Clerk.....	1,140 00	1,080 00
9	9		25,640 00	25,130 00
		Contingencies		
		Clerical assistance, rent and insurance on office, British income tax, fuel, light, stationery, etc., and expenses of the High Commissioner, including British income tax on the salary of the High Commissioner.....	71,586 00	71,586 00
		Allowance in lieu of house and furniture.....	5,000 00	5,000 00
			76,586 00	76,586 00

DETAILS OF CIVIL GOVERNMENT—*Continued.*

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
		DEPARTMENT OF INSURANCE		
		Superintendent of Insurance—Additional to salary authorized by 7-8 Edward VII, cap. 69.....	1,000 00	1,000 00
1	1	Senior Actuary.....	4,725 00	4,500 00
1	1	Senior Actuarial Examiner.....	4,725 00	4,500 00
1	1	Actuarial Examiner.....	3,960 00	4,320 00
4	4	Examiners of Companies: 1 at \$3,600; 1 at \$3,420; 2 at \$3,015.....	13,050 00	12,420 00
1		Chief Clerk.....	3,000 00	
1	1	Head Clerk.....	2,400 00	2,880 00
	1	Principal Account Clerk.....		2,280 00
2		Junior Examiners of Companies 2 at \$1,920.....	3,840 00	
1		Senior Actuarial Assistant.....	1,920 00	
1		Principal Statistical Clerk.....	1,800 00	
	1	Senior Statistical Clerk.....		1,600 00
4	6	Actuarial Assistants 2 at \$1,800; 2 at \$1,440.....	6,480 00	10,080 00
1	1	Senior File Clerk.....	1,500 00	1,440 00
2	2	Senior Clerk Stenographers 2 at \$1,500.....	3,000 00	2,880 00
6	5	Clerk Stenographers: 1 at \$1,300; 1 at \$1,140; 3 at \$1,095; 1 at \$960.....	6,685 00	5,435 00
		Statistical Clerk.....	1,020 00	960 00
1	1	Junior Statistical Clerk.....	600 00	
1	5	Junior Clerk Stenographer.....	600 00	3,500 00
1	1	Senior Messenger.....	1,080 00	1,080 00
30	31		61,385 00	58,875 00
		Contingencies		
		Clerical Assistance.....	4,000 00	1,200 00
		Printing, binding and stationery including cost of annual reports.....	38,000 00	36,000 00
		Valuation of securities held by insurance companies.....	5,000 00	5,000 00
		Sundries, including travelling expenses.....	9,000 00	8,000 00
			56,000 00	50,200 00

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DETAILS OF CIVIL GOVERNMENT—*Continued.*

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
		DEPARTMENT OF EXTERNAL AFFAIRS		
1	1	Under-Secretary of State for External Affairs Deputy Head	6,000 00	6,000 00
1	1	Assistant Under-Secretary of State for External Affairs..	4,000 00	4,000 00
1	1	Legal Adviser.....	5,000 00	5,000 00
1	1	Chief Clerk.....	3,300 00	3,200 00
3	3	Secretary Clerks: 2 at \$3,360; 1 at \$2,800.....	9,520 00	9,340 00
2	1	Private Secretaries: 1 at \$3,800; 1 at \$3,000.....	6,800 00	4,000 00
1	1	Principal Clerk.....	2,160 00	2,040 00
1	1	Departmental Librarian.....	1,680 00	1,610 00
1	1	Senior Clerk Bookkeeper.....	1,560 00	1,500 00
5	5	Senior Clerks: 1 at \$2,050; 1 at \$1,680; 2 at \$1,500; 1 at \$1,380.....	8,110 00	7,890 00
1	1	Senior File Clerk.....	1,500 00	1,440 00
6	7	Senior Clerk Stenographers: 1 at \$1,560; 3 at \$1,500; 1 at \$1,425; 1 at \$1,440.....	8,925 00	10,005 00
1	1	Clerk.....	1,150 00	1,100 00
4	3	Clerk Stenographers: 1 at \$1,020; 1 at \$975; 2 at \$960....	3,915 00	3,375 00
3	3	File Clerks: 1 at \$1,200; 1 at \$1,065; 1 at \$1,020.....	3,285 00	3,045 00
1	1	Junior Stenographer Bookkeeper.....	960 00	900 00
3	3	Junior Clerk Stenographers: 1 at \$900; 1 at \$705; 1 at \$600..	2,205 00	2,475 00
		Allowance for Private Secretaries.....		1,200 00
3	3	Confidential Messengers: 1 at \$1,200; 1 at \$1,140; 1 at \$960	3,300 00	3,480 00
1	1	Messenger Clerk.....	660 00	720 00
40	39		74,030 00	72,320 00
		Contingencies		
		Printing and Stationery, etc.....	10,000 00	18,000 00
		Sundries.....	26,000 00	28,000 00
			36,000 00	46,000 00

DETAILS OF CIVIL GOVERNMENT—*Continued.*

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
		DEPARTMENT OF PUBLIC ARCHIVES.		
1	1	Deputy Minister, Keeper of Public Records and Director of War Trophies.....	6,000 00	6,000 00
1	1	Assistant Keeper of Public Records.....	4,000 00	4,000 00
1	1	Assistant Director of War Trophies.....	3,360 00	3,360 00
1	1	Head Translator.....	3,300 00	3,180 00
3	3	Archivists: 1 at \$3,600; 1 at \$3,000; 1 at \$2,880.....	9,480 00	9,140 00
1	1	Associate Map and Chart Archivist.....	2,400 00	2,280 00
2	2	Associate Archivists: 2 at \$2,400.....	4,800 00	4,560 00
1	1	Cataloguer.....	2,280 00	2,160 00
1	1	Departmental Librarian.....	1,560 00	1,500 00
	1	Senior Account Clerk.....		1,500 00
1		Departmental Accountant (Grade 1).....	1,620 00	
7	6	Assistant Archivists: 6 at \$1,680; 1 at \$1,080.....	11,160 00	9,480 00
2	2	Senior Clerk Stenographers: 1 at \$1,600; 1 at \$1,500..	3,100 00	2,940 00
2	1	Clerks: 1 at \$1,300; 1 at \$1,020.....	2,320 00	1,300 00
	1	Clerk Typist.....		960 00
	1	Junior Clerk Typist.....		950 00
	1	Library Assistant.....		1,200 00
1		Senior Stores Clerk.....	1,440 00	
1	1	Photostat Operator.....	1,200 00	1,200 00
	1	Book binder at \$31.00 a week.....		1,612 00
		Board of Historical Publications.		
1	1	Chairman, Board of Publications.....	6,000 00	6,000 00
	1	Associate Archivist.....		1,920 00
1		Assistant to Chairman, Board of Publications.....	2,520 00	
1	1	Clerk Stenographers.....	1,140 00	1,080 00
29	30		67,680 00	66,322 00
		Contingencies.		
		Printing and Stationery—Archives.....	8,000 00	8,000 00
		Sundries—Archives.....	2,500 00	2,500 00
		Sundries—Historical Publications.....	1,500 00	1,500 00
		Appropriations not required for 1922-23.....		5,550 00
			12,000 00	17,550 00

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DETAILS OF CIVIL GOVERNMENT—*Continued.*

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
		DEPARTMENT OF SOLDIERS CIVIL RE-ESTABLISHMENT	\$ cts.	\$ cts.
1	1	Deputy Minister.....	6,000 00	6,000 00
1	1	Assistant Deputy Minister and Secretary.....	5,000 00	5,000 00
1	1	Supervisor of Expenditures.....	5,000 00	4,500 00
1	1	Assistant Secretary and Chief Clerk.....	3,360 00	3,240 00
1	1	Head Clerk.....	2,760 00	2,640 00
1	1	Principal Clerk.....	2,160 00	2,040 00
1	1	Storekeeper.....	2,400 00	2,400 00
1	1	Departmental Librarian.....	1,500 00	1,440 00
1	1	Senior Draughtsman.....	2,040 00	2,000 00
	16	Clerks (positions not required).....	.....	31,800 00
		Allowance for Private Secretary.....	600 00	600 00
9	25		30,820 00	61,660 00
		<i>Contingencies</i>		
		Sundries.....	10,000 00	10,000 00

DETAILS OF CIVIL GOVERNMENT—Continued.

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
		CIVIL SERVICE COMMISSION		
		Secretary.....	5,100 00	5,100 00
1	1	Assistant Secretary and Chief Examiner.....	3,840 00	3,420 00
1	1	Chief, Organization Branch.....	4,020 00	3,840 00
1	1	Assistant Chief, Organization Branch.....		3,240 00
1	1	Head French Examiner.....	3,060 00	2,940 00
1	1	Head English Examiner.....	5,640 00	2,700 00
2	2	Head Clerks: 1 at \$2,880; 1 at \$2,760.....	5,640 00	5,400 00
1	2	Senior Investigator, Organization Branch.....	2,925 00	5,445 00
6	5	Investigators, Organization Branch: 1 at \$2,580; 1 at \$2,550; 3 at \$2,520; 1 at \$2,400.....	15,090 00	12,060 00
1	6	Junior Investigator, Organization Branch.....	1,950 00	10,890 00
1	1	Civil Service Printer.....	2,400 00	2,280 00
1	1	Linotype Operator.....	1,920 00	2,000 00
1	1	Assistant Civil Service Printer.....		5,400 00
4	2	Principal Civil Service Examiners: 2 at \$2,700.....	10,080 00	9,660 00
7	4	Senior Civil Service Examiners: 4 at \$2,520.....		
1	8	Junior Civil Service Examiners: 1 at \$1,980; 1 at \$1,950; 5 at \$1,920.....	13,530 00	14,520 00
1	1	Principal Account Clerk.....	2,160 00	2,040 00
4	3	Principal Clerks: 1 at \$2,160; 2 at \$1,980; 1 at \$1,920.....	8,040 00	5,940 00
1	1	Principal File Clerk.....	1,920 00	1,800 00
3	2	Secretaries to Executive: 1 at \$1,860; 1 at \$1,770; 1 at \$1,620	5,250 00	3,480 00
1	1	Senior Supplies Clerk.....	1,500 00	1,440 00
1	1	Senior Statistical Clerk.....		1,320 00
11	6	Senior Clerk-Stenographers: 5 at \$1,500; 1 at \$1,440; 4 at \$1,380; 1 at \$1,320.....	15,780 00	8,520 00
5	9	Senior Clerks: 1 at \$2,800; 1 at \$1,440; 1 at \$1,395; 2 at \$1,380	8,395 00	14,320 00
17	19	Clerk-Stenographers: 6 at \$1,140; 1 at \$1,050; 5 at \$1,020; 3 at \$1,005; 1 at \$990; 1 at \$975.....	17,970 00	19,155 00
3	4	Senior File Clerks: 1 at \$1,380; 2 at \$1,365.....	4,110 00	5,280 00
1	7	File Clerk.....	1,065 00	7,145 00
6	4	Clerks: 1 at \$1,100; 2 at \$1,020; 1 at \$1,005; 2 at \$975.....	6,095 00	3,900 00
1	1	Account Clerk.....	1,140 00	1,080 00
1	1	Information Clerk.....	1,020 00	960 00
7	1	Junior Draftsman.....	7,035 00	960 00
1	1	Clerk-Typists: 1 at \$1,050; 3 at \$1,020; 3 at \$975.....	780 00	
13	17	Junior Statistical Clerk.....		
11	11	Junior Clerk-Stenographers: 1 at \$950; 1 at \$850; 1 at \$675; 6 at \$660; 2 at \$645; 2 at \$630.....	8,985 00	11,125 00
3	10	Junior Clerk-Typists: 1 at \$780; 2 at \$720; 2 at \$705; 1 at \$690; 1 at \$675; 3 at \$660; 1 at \$630.....	7,605 00	6,810 00
2	6	Junior File Clerks: 1 at \$705; 1 at \$645.....	2,160 00	6,030 00
2	2	Packers and Helpers: 1 at \$885; 1 at \$840.....	1,350 00	3,645 00
3	2	Messenger Clerks: 2 at \$900; 1 at \$660.....	1,725 00	1,605 00
4	1	Office Appliance Operator.....	2,460 00	1,200 00
	6	Office Boys: 1 at \$405; 3 at \$375.....	1,530 00	600 00
128	154		177,630 00	200,070 00
		Contingencies		
		Amount required to meet cost of holding examinations required by law.....	30,000 00	45,000 00
		Sundries.....	10,000 00	15,000 00
		Printing and Stationery.....	25,000 00	30,000 00
		Amount required to pay temporary clerical assistance....	65,000 00	70,000 00
			130,000 00	160,000 00

SESSIONAL PAPER No. 3

DETAILS OF CIVIL GOVERNMENT—Continued.

Number		Details	Salaries	
1922-23	1921-22		1922-23	1921-22
		DEPARTMENT OF HEALTH		
1	1	Deputy Minister.....	6,000 00	6,000 00
1	1	Assistant Deputy Minister.....	4,425 00	4,245 00
1	1	Chief, Division of Quarantine, Immigration and Marine...	5,300 00	5,000 00
1	1	Chief, Division of Medical Research.....	5,000 00	5,000 00
1	1	Chief, Division of Child Welfare.....	4,200 00	4,000 00
1	1	Chief, Division of Venereal Disease Control.....	3,720 00	3,540 00
	1	Chief, Division Sanitary Statistics, etc.....		4,300 00
1		Assistant Chief, Medical Research.....	3,540 00	
1	1	Chief Dominion Analyst.....	4,200 00	4,200 00
1	1	Assistant Chief Dominion Analyst.....	3,660 00	3,480 00
1	5	Senior Dominion Analyst.....	3,120 00	15,420 00
1	1	Departmental Accountant Grade 4.....	3,510 00	3,510 00
1	1	Superintendent, Marine Hospital Service.....	3,240 00	3,120 00
1	1	Secretary.....	2,940 00	2,820 00
2	2	Head Clerks: 1 at \$2,760; 1 at \$2,640.....	5,400 00	5,190 00
1	1	Principal Translator.....	2,760 00	2,640 00
	1	Director of Publicity.....		2,400 00
	1	Departmental Accountant, Grade 3.....	2,580 00	2,580 00
7	9	Dominion Analysts: 3 at \$2,460; 1 at \$2,430; 3 at \$2,220.	16,470 00	18,310 00
1	1	Principal Clerk Bookkeeper.....	2,010 00	1,950 00
1		Principal Clerk.....	2,040 00	
	1	Senior Inspector Food, Drugs, etc.....		1,825 00
1		Principal File Clerk.....	1,800 00	
	1	Senior File Clerk.....		1,410 00
2	2	Assistant Chemists: 1 at \$2,040; 1 at \$1,800.....	3,840 00	3,600 00
2	2	Senior Clerk Bookkeepers, 2 at \$1,440.....	2,880 00	2,880 00
	1	Departmental Librarian.....		1,320 00
2	2	Senior Clerks: 1 at \$1,500; 1 at \$1,320.....	2,820 00	2,760 00
1	1	Senior Statistical Clerk.....	1,587 50	1,525 00
8	3	Senior Clerk Stenographers: 1 at \$1,560; 1 at \$1,500; 1 at \$1,440; 2 at \$1,380; 3 at \$1,320.....	11,220 00	4,320 00
		Laboratory Technician.....	1,320 00	
13	15	Clerk Stenographers: 1 at \$1,300; 2 at \$1,140; 4 at \$1,020; 2 at \$1,005; 1 at \$990; 3 at \$960.....	13,540 00	15,877 50
	1	Stenographer Bookkeeper.....		1,140 00
	1	Clerk Typist.....		960 00
1	1	Senior Supplies Clerk.....	1,350 00	1,320 00
1	1	Editorial Assistant.....	1,410 00	1,350 00
1	1	Junior Departmental Librarian.....	1,125 00	1,065 00
1	1	Office Appliance Operator, Grade 3.....	1,080 00	1,080 00
2	2	Clerk Bookkeepers, 2 at \$1,020.....	2,040 00	2,040 00
4	4	Clerks: 1 at \$1,600; 1 at \$1,300; 1 at \$1,065; 1 at \$1,050..	5,015 00	4,820 00
1	1	Stores Clerk.....	1,020 00	1,080 00
1	1	File Clerk.....	1,020 00	960 00
4	4	Junior File Clerks: 2 at \$660; 2 at \$600.....	2,520 00	2,460 00
5	3	Junior Clerk Stenographers: 1 at \$615; 4 at \$600.....	3,015 00	1,800 00
1	2	Junior Clerk Typist.....	705 00	1,245 00
1	1	Junior Clerk.....	705 00	645 00
1	1	Senior Messenger.....	1,020 00	1,005 00
1		Laboratory Assistant.....	900 00	
2	2	Office Boys: 2 at \$315.....	630 00	630 00
		Allowance for Private Secretary.....	600 00	600 00
83	87		147,307 50	157,422 50
		Contingencies		
		Salaries.....	20,000 00	20,000 00
		Printing and Stationery.....	30,000 00	45,000 00
		Travelling Expenses.....	16,000 00	12,000 00
		Sundries.....	5,000 00	5,000 00
			71,000 00	82,000 00

SUPPLEMENTARY ESTIMATES

FOR THE FISCAL YEAR ENDING MARCH 31, 1923.

No. of Vote.	Service.	\$	cts.	\$	cts.	\$	cts.
	CHARGES OF MANAGEMENT.						
451	For the purchase of five machines for affixing a distinguishing device and serial number on each Dominion Note, after the notes have been delivered by the printer and engraver to the Minister of Finance, and while the notes are in the custody and control of the officers of the Department of Finance, as provided for by Sub-section 2, of Section 3, of the Dominion Notes Act, 1914.....					12,500	00
	CIVIL GOVERNMENT.						
452	<i>Governor General's Secretary's Office—</i> Salaries—Additional amount required for one Junior Clerk Stenographer.....			180	00		
	<i>Department of Justice—</i> Salaries— James White, Technical Adviser to the Minister of Justice, transferred from the Conservation Commission..... Assistant Private Secretary..... Two Clerk-Stenographers at \$960.00 each..... Assistant Structural Engineer, Penitentiary Branch..... To increase salary of E. G. Taylor, law clerk stenographer, Clemency Branch, to \$1,230..... Additional amount required for promotion of a messenger clerk to confidential messenger..... Additional amount required for a Senior Advisory Counsel in lieu of an Advisory Counsel..... Additional amount required for two Senior Law Clerk-Stenographers in lieu of two law Clerk-Stenographers.....	6,000	00	1,600	00	1,920	00
453		2,700	00	150	00	20	00
		180	00	510	00	13,080	00
	<i>Department of Militia and Defence—</i> Salaries—To provide for arrears of salary due to Alexander Tetu from the 15th July, 1919 to the 31st March, 1922..... Secretary to Executive..... Senior Clerk-Stenographer..... Clerk-Stenographer..... Confidential Messenger.....	120	00	1,800	00	1,320	00
454		960	00	960	00	5,160	00
	<i>Department of Secretary of State—</i> Salaries—One Clerk-Stenographer..... One Senior Clerk-Stenographer— Further amount required..... <i>Contingencies</i> —Further amount required.....	960	00	15	00	2,320	00
455				3,295	00		
	Carried forward.....			21,715	00	12,500	00

No. of Vote.	Service.	\$	cts.	\$	cts.	\$	cts.
	Brought forward.....			21,715	00	12,500	00
	CIVIL GOVERNMENT—Continued.						
	<i>Department of Immigration and Colonization—</i>						
	<i>Salaries—</i>						
	To provide for one new Chief Clerkship.....	3,360	00				
	To provide for a further amount for a promotion from Head Clerk to Chief Clerk.....	120	00				
	To provide for a further amount for one Head Clerkship.....	450	00				
	To provide for a further amount for a promotion to a Principal Clerkship.....	240	00				
	To provide for a new Division Immigration Inspector, Grade 1.....	2,040	00				
456	To provide for one Senior File Clerk.....	1,320	00				
	To provide for one Senior Clerk-Stenographer.....	1,320	00				
	To provide for a further amount for a promotion to Senior Clerk-Typist.....	180	00				
	To provide for eight Clerk-Stenographers at \$960.....	7,680	00				
	To provide for nine File Clerks at \$960.....	8,640	00				
	To provide for one Clerk.....	960	00				
	To provide for five Junior Clerk-Stenographers at \$600.....	3,000	00				
	To provide for one Junior Clerk.....	600	00				
	To provide for one Office Boy.....	330	00				
				30,270	00		
	<i>Department of Indian Affairs—</i>						
	<i>Salaries—</i>						
457	To provide for the balance of salary to chief sur- veyor.....	75	00				
	To provide balance of salary to principal trans- lator.....	480	00				
				555	00		
458	<i>Office of the Auditor General—</i>						
	<i>Contingencies—</i> Further amount required.....			20,000	00		
	<i>Department of Finance—</i>						
	<i>Salaries—</i>						
459	Additional amount required to provide for the salary of the Commissioner of Tariff, as voted in Supplementary Estimates, 1921-22.....			2,100	00		
	<i>Department of Agriculture—</i>						
	<i>Salaries—</i>						
	Confidential Messenger Clerk.....	1,140	00				
	Assistant to Chief, Fibre Division.....	1,440	00				
460	Senior Clerk-Stenographer.....	1,320	00				
	Amount required to pay difference in salary between Senior and Principal Translator.....	240	00				
	To provide for salary of Secretary-Clerk from February 15th to March 31st, 1922.....	397	50				
	Allowance for Private Secretary.....	200	00				
				4,737	50		
	<i>Department of Railways and Canals—</i>						
	<i>Salaries—</i>						
461	To provide for the following:						
	One Secretary-Clerk.....	3,360	00				
	One Senior Clerk-Stenographer.....	1,500	00				
				4,860	00		
462	<i>Post Office Department—</i>						
	To provide for the payment of salary of Alfred Belley from the 17th October, 1921 to the 28th December, 1921 at the rate of \$3,500 a year, during which period he acted as Private Secretary to the ex-Postmaster General, the Honourable L. G. Belley.....			696	24		
	Carried forward.....			84,933	74	12,500	00

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No. of Vote.	Service.	\$	cts.	\$	cts.	\$	cts.
	Brought forward.....			84,933	74	12,500	00
	CIVIL GOVERNMENT—Concluded.						
	<i>Department of Trade and Commerce—</i>						
	<i>Salaries—</i>						
463	To provide for the promotion of an official in the Exhibits and Publicity Bureau from Office Boy to Assistant Photographer.....	840	00				
	One Senior Statistician.....	3,240	00				
	One Principal Statistical Clerk.....	1,800	00				
	One Translator.....	1,380	00				
				7,260	00		
	<i>High Commissioner's Office—</i>						
	<i>Contingencies—</i>						
464	Clerical assistance, rent and insurance on office, British income tax, fuel, light, stationery, etc., and expenses of the High Commissioner, including British income tax on the salary of the High Commissioner. Further amount required.....			7,000	00		
	<i>Department of External Affairs—</i>						
	<i>Salaries—</i>						
465	To provide for one Senior Clerk Stenographer....	1,335	00				
	Additional amount required for confidential messenger.....	240	00				
	<i>Contingencies—</i> Further amount required.....	5,000	00				
				6,575	00		
	<i>Civil Service Commission—</i>						
	<i>Salaries—</i>						
466	Four Clerk Stenographers at \$960.....	3,840	00				
	One Clerk-Stenographer at \$960 in lieu of one Junior Clerk-Stenographer at \$950.....	10	00				
	One Junior-Clerk-Stenographer.....	600	00				
	One Office Boy.....	315	00				
				4,765	00		
						110,533	74
	ADMINISTRATION OF JUSTICE.						
467	To provide differential salary for certain judges of the Court of King's Bench and Superior Court of Quebec, from July 1 to July 25, 1920, notwithstanding anything in the Judges' Act, 32 at \$134.30, 15 at \$268.81.....			8,332	95		
	Travelling allowance to Judge Hewson, District of Manitoulin, while assisting in court work at Toronto.....			978	50		
						9,311	45
	PENITENTIARIES.						
	KINGSTON.						
468	Compassionate allowance to the widow of the late Thomas A. Keenan, clerical assistant.....			665	00		
	Pension to ex-guard W. Tatton at \$252.00 per annum, from July 22, 1921 to March 31, 1923.....			427	00		
						1,092	00
	LEGISLATION.						
	SENATE.						
469	To provide for the payment of the full Sessional indemnity for the Session of 1922 to members of the Senate for days lost through absence caused by illness, public business, or on account of death. Payment to be made as the Treasury Board may direct.....			16,500	00		
	Carried forward.....			16,500	00	133,437	19

No. of Vote.	Service.	\$	cts.	\$	cts.	\$	cts.
	Brought forward.....			16,500	00	133,437	19
	LEGISLATION— <i>Concluded.</i>						
	HOUSE OF COMMONS.						
	To provide for the publication and distribution to Members and Senators of Beauchesne's Parliamentary Handbook.....	4,000	00				
	To provide for the full sessional indemnity of Members of the House of Commons—days lost through absence caused by illness, official public business, or on account of death during the present session—Notwithstanding anything to the contrary in chapter 10 of the Revised Statutes, an Act respecting the Senate and House of Commons or any amendments thereto.—Payment to be made as the Treasury Board may direct.....	1,000	00				
470	To provide for the full sessional indemnity of the two members of Parliament, successively representing the electoral district of Kamouraska during the session of 1922, to which indemnity the two members shall be entitled, notwithstanding anything to the contrary in Chapter 10 of the Revised Statutes, or any amendment thereto; the share of each member to bear the same proportion to four thousand dollars as the number of days during which he was a member of Parliament during the said session bears to the total number of days of the session during which both together were members of Parliament: provided, however, that the total indemnity shall be subject to a deduction of twenty-five dollars per day for every day beyond fifteen on which the then member did not attend a sitting of the House, if the House sat on such day, and provided further that the share of the total deduction to be borne by each of the two members shall bear the same proportion to the total deduction as the number of days during which he was a member of Parliament during the session bears to the total number of days of the session during which both together were members of Parliament—Payment to be made as the Treasury Board may direct.....	4,000	00	9,000	00		
	LIBRARY OF PARLIAMENT.						
	Two Chief Reference Clerks—Further amount required.....	400	00				
	One Cataloguer.....	1,620	00				
471	One Bookbinder.....	1,500	00				
	To authorize the payment of the difference between superannuation allowance and salary, in lieu of leave of absence, to A. D. de Celles, former Librarian of Parliament.....	556	95	4,076	95	29,376	95
	AGRICULTURE.						
472	Destructive Insect and Pest Act—Further amount required.....			5,000	00		
473	Cold Storage Warehouses—Further amount required.....			25,000	00		
474	Live Stock—Further amount required.....			60,000	00		
475	Illustration Farms—Further amount required.....			10,000	00		
	Carried forward.....			100,000	00	163,014	14

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No. of Vote.	Service.	\$	cts.	\$	cts.	\$	cts.
	Brought forward.....			100,000	00	163,014	14
	AGRICULTURE— <i>Concluded.</i>						
476	Health of Animals—Further amount required.....			75,000	00		
477	Stock Grazing and Feeding (Revote).....			41,503	65	216,503	65
	IMMIGRATION AND COLONIZATION.						
478	Immigration Outside Service, Salaries—						
	Further amount required.....			35,000	00		
479	Repatriation Expenses.....			25,000	00		
480	To pay the balance due on rent of house leased by W. T. R. Preston, while engaged as Commis- sioner of Emigration in London, England. (Revote of 1913-14, \$973.33).....			1,509	95	61,509	95
	PENSIONS.						
481	Pension to Amy Lilian Searle from May 16, 1921 to March 31, 1922.....			360	00		
482	European War—Further amount required to provide for expenditures arising out of the recommenda- tions of the Special Parliamentary Committee on Pensions, Insurance and Re-Establishment of 1922, as contained in Chapters 3 and 6 of the committee's second and final report.....			256,800	00		
483	North West Rebellion, 1885 and General Pensions— Further amount required to provide for pension to Leo Smith, based on the extent of his disability and retroactive to September 1, 1920.....			2,700	00	259,860	00
	MILITIA AND DEFENCE.						
	<i>Civil Pensions—</i>						
484	Life pension to Robert Allen.....	269	52				
	Life pension to Ronald Morrison.....	330	00				
	Life pension to Walter Pettipas.....	515	90				
485	Gratuity to the widow of the late H. N. P. Chesley.....			1,115	42		
				466	67	1,582	09
	RAILWAYS AND CANALS—CHARGEABLE TO CAPITAL.						
	RAILWAYS.						
486	Canadian Pacific Railway—Original construction.....					250	00
	RAILWAYS AND CANALS—CHARGEABLE TO INCOME.						
	CANALS.						
487	Chambly Canal Improvements—Additional amount required.....	36,000	00				
488	Trent Canal Improvements—Additional amount required.....	1,500	00			37,500	00
	RAILWAYS.						
488½	To provide for allowance of full railway pay including their military pay and field allowance, on and after May 1, 1915 to certain employees of the Lake Superior Branch of the Transcontinental Railway, who enlisted prior to May 1, 1915. (Revote)....			60,000	00		
	MISCELLANEOUS..						
489	To increase the amount of Loan authorized by Vote No. 138, Main Estimates—1922-23—Additional amount required.....			800,000	00	897,500	00
	Carried forward.....					1,600,219	83

No. of Vote	Service.	\$	cts.	\$	cts.	\$	cts.
	Brought forward.....					1,600,219	33
	PUBLIC WORKS—CHARGEABLE TO CAPITAL.						
	PUBLIC BUILDINGS.						
490	Ottawa—New Departmental Buildings—Compensation to Architects for designs submitted			18,000	00		
	HARBOURS AND RIVERS						
	Esquimalt, B.C.—Dry dock, under construction.....	1,000,000	00				
491	Port Arthur and Fort William—Harbour improvements—Further amount required.....	85,000	00				
	Toronto Harbour—Improvements—Further amount required.....	100,000	00				
				1,185,000	00	1,203,000	00
	PUBLIC WORKS—CHARGEABLE TO INCOME.						
	PUBLIC BUILDINGS.						
	<i>Nova Scotia.</i>						
	Canso—Public building—Improvements to heating...	1,150	00				
492	Halifax—Quarantine Station—Repairs and improvements—Further amount required.....	30,000	00				
	North Sydney—Naval Air Station—To pay for property expropriated.....	12,000	00	43,150	00		
	<i>New Brunswick.</i>						
	Chatham, Middle Island Quarantine Station—New building.....	1,000	00				
493	St. John—Savings Bank Building—Improvements to heating.....	1,200	00				
	Tracadie Lazaretto—Improvements to heating.....	2,500	00	4,700	00		
	<i>Prince Edward Island.</i>						
494	Charlottetown—Repairs to quarantine station at Keppoch.....			1,200	00		
	<i>Quebec.</i>						
	Quebec—Purchase of Amyot property.....	12,500	00				
495	Montreal—Ordnance Stores Building—Improvements.	17,000	00				
	Quebec—Immigration Building—Alterations and improvements.....	3,000	00	32,500	00		
	<i>Ontario.</i>						
	Belleville—Government's share of cost of local improvements.....	5,280	00				
496	Dominion Public Buildings—Improvements, repairs, etc.—Further amount required.....	17,000	00				
	Ottawa—Printing Bureau—Remodelling of electric wiring.....	7,500	00				
	Ottawa—Rideau Hall—Alterations and improvements	15,000	00				
	Sault Ste. Marie—Post office—Improvements to heating.....	2,800	00				
	Toronto—Postal Station "A"—To complete—Revote.	75,000	00	122,580	00		
				204,130	00	2,803,219	33
	Carried forward.....						

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No. of Vote.	Service.	\$	cts.	\$	cts.	\$	cts.
	Brought forward.....			204,130	00	2,303,219	83
	PUBLIC WORKS—CHARGEABLE TO INCOME—Continued.						
	PUBLIC BUILDINGS—Concluded.						
	<i>Manitoba</i>						
497	Winnipeg—Post office—Alterations.....			4,000	00		
	<i>Saskatchewan.</i>						
498	Maple Creek—Public building—Improvements to heating.....			2,100	00		
	<i>Alberta.</i>						
499	Calgary—Customs examining warehouse—Alterations, drainage and pavement.....	13,000	00				
	Calgary—Post office (Lancaster Bldg.)—Fittings, etc.	3,000	00				
	Grande Prairie—Enlargement of public building for telegraph office.....	11,000	00				
				27,000	00		
	<i>British Columbia.</i>						
500	Bamfield—Public building.....	2,000	00				
	Nanaimo—Public building—Government's share of cost of local improvements.....	2,344	07				
	Point Grey—Taxes for 1920 on Shaughnessy and Fair- mont Hospital properties.....	1,672	76				
				6,016	83		
	<i>Generally.</i>						
501	Experimental Farms—Replacements, repairs and improvements—Further amount required.....			20,000	00		
	<i>Rents, Repairs, Furniture, Heating, etc.</i>						
502	Dominion Public Buildings— Victoria, B.C.—Astrophysical Observatory—Re- pairs to road.....			2,700	00		
	HARBOURS AND RIVERS						
	<i>Nova Scotia.</i>						
503	Abercrombie Point—Repairs to wharf.....	2,700	00				
	Bailey's Brook—Rebuilding west pier.....	11,000	00				
	Bakers Point—Wharf reconstruction.....	2,200	00				
	Barrington Cove (Sydney Mines)—Repairs to wharf..	7,000	00				
	Barrington Passage—Completion of wharf.....	2,800	00				
	Basswood Beach—Extension of protection work.....	3,300	00				
	Bayfield—Repairs to wharf.....	1,600	00				
	Bear River—Rebuilding warping piers.....	13,350	00				
	Broad Cove Marsh (Inverness Co.)—Repairs to wharf.....	1,700	00				
	Canso—Wharf.....	10,000	00				
	Castle Bay—Repairs to wharf.....	1,300	00				
	Chapel Cove (West L'Ardoise)—Breakwater extension.	13,000	00				
	Chegoggin—Renewal and extension of breakwater....	6,500	00				
	Cheverie—Repairs to wharf.....	1,800	00				
	Chimney Corner—Completion of wharf.....	18,500	00				
	Chris Cove—Completion of breakwater.....	1,000	00				
	Church Point—Repairs to retaining wall and rebuild- ing sluice gates.....	3,200	00				
	Comeauville—Breakwater extension.....	6,000	00				
	Cribbin's Point—Repair and reconstruction of wharf	3,200	00				
	Culloden—Repairs to breakwater.....	800	00				
	Devil's Island—Breakwater repairs and extension....	11,000	00				
	Digby—Extension to wharf and dredging.....	22,500	00				
	Dublin Shore—Breakwater repairs.....	2,300	00				
	Carried forward.....	146,750	00	265,946	53	2,303,219	83

No. of Vote.	Service.	\$ cts.	\$ cts.	\$ cts.
	Brought forward.....	146,750 00	265,946 83	2,803,219 83
	PUBLIC WORKS—CHARGEABLE TO INCOME—Continued.			
	HARBOURS AND RIVERS—Continued.			
	<i>Nova Scotia—Concluded.</i>			
	East End (Cripple Creek)—Improvements to protection walls.....	1,500 00		
	Fox Island—Repairs to protection works.....	2,400 00		
	Friar's Head—Breakwater extension and repairs.....	5,300 00		
	Grand Etang—Repairs to harbour works.....	4,800 00		
	Half Island Cove—Rebuilding breakwater.....	6,000 00		
	Halifax Harbour—Lawlor's Island—Repairs to quarantine wharf.....	2,400 00		
	Isaac's Harbour—Repairs to wharf.....	2,000 00		
	Kelly's Cove—Breakwater repairs and improvements	3,000 00		
	Little Bras D'Or—Repairs to breakwater.....	2,100 00		
	Little River—Breakwater repairs and improvements	2,020 00		
	Lockport—Wharf.....	10,000 00		
	Lower Argyle—Repairs to wharf.....	900 00		
	Maitland—Repairs to wharf.....	6,000 00		
	Malagash—Repairs to wharf.....	700 00		
	McKay's Point (Judique)—Repairs to wharf.....	2,900 00		
	McNair's Cove—Repairs to breakwater.....	3,000 00		
	Mill Creek—Wharf extension.....	2,900 00		
503	Necum Teuch (Moser's River)—Wharf repairs and extension.....	4,300 00		
	New Glasgow—Repairs to wharf.....	3,000 00		
	North Sydney—Repairs to breakwater—Further amount required.....	2,500 00		
	Oyster Ponds—Repairs and extension of channel piers	1,800 00		
	Pembroke—Repairs to wharf approach.....	1,200 00		
	Port Hawkesbury—Repairs to wharf.....	1,120 00		
	Port Maitland—Breakwater repairs and renewals.....	7,500 00		
	Port Mouton—Repairs to wharf and pier and extension of pier.....	3,600 00		
	Red Island—Repairs to breakwater.....	5,250 00		
	River Hebert—Repairs to wharf.....	1,500 00		
	Riverport—Revetment wall for dredged spoil.....	12,000 00		
	Salmon River—Wharf reconstruction.....	2,200 00		
	Sandy Cove—Breakwater repairs and renewals.....	1,800 00		
	Sydney (Whitney Pier)—Repairs to pier.....	3,000 00		
	Tangier—Repairs to wharf.....	800 00		
	West Green Harbour—Breakwater and wharf.....	2,500 00		
			258,740 00	
	<i>New Brunswick.</i>			
	Cummings Cove—Floating slip.....	900 00		
	Cummings Cove—Repairs to wharf.....	3,500 00		
	Dalhousie—Repairs to Ferry wharf.....	4,500 00		
504	Fair Haven (Deer Island)—Repairs to wharf.....	900 00		
	Harbours and rivers generally—Repairs and improvements—Further amount required.....	25,000 00		
	Little Lameque—Repairs to wharf.....	1,500 00		
	Petit Rocher—Repairs to breakwater.....	10,000 00		
			46,300 00	
	<i>Prince Edward Island.</i>			
	Bonshaw—Wharf reconstruction.....	1,400 00		
505	Greek River—Wharf extension.....	1,400 00		
	Savage Harbour—Improvements.....	1,000 00		
	Wood Islands—Repairs to breakwater.....	1,100 00		
			4,900 00	
	Carried forward.....		575,886 83	2,803,219 83

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No. of Vote.	Service.	\$	cts.	\$	cts.	\$	cts.
	Brought forward.....			575,886	83	2,803,219	83
	PUBLIC WORKS—CHARGEABLE TO INCOME—Continued.						
	HARBOURS AND RIVERS—Continued.						
	Quebec.						
	Anse à Beaufils—Breakwater repairs and reconstruc- tion.....	6,000	00				
	Anse au Griffon—Repairs to wharf.....	1,500	00				
	Barachois de Malbaie—Breakwater repairs and exten- sion.....	2,700	00				
	Beaulac (Garthby)—Repairs to wharf.....	875	00				
	Bersimis—Wharf extension and repairs.....	8,600	00				
	Berthierville—Wharf improvements.....	8,500	00				
	Bic—Repairs to wharf.....	5,100	00				
	Bromptonville—Repairs to protection work.....	3,000	00				
	Cap Chat—Reconstruction of outer end of training jetty.....	1,350	00				
	Cap St. Ignace—Repairs to wharf.....	1,900	00				
	Chateau Richer—Repairs to wharf.....	1,540	00				
	East Templeton—Repairs to wharf.....	1,100	00				
	Fox River—Freight shed.....	800	00				
	Gaspe—Wharf reconstruction—Further amount re- quired.....	12,000	00				
	Grand River—Wharf extension.....	32,000	00				
	Grindstone, Magdalen Islands—Protection work....	3,700	00				
	Grondines—Wharf.....	12,000	00				
	Iberville—Repairs to wharf.....	1,100	00				
	Ile Aux Grues—Repairs to wharf.....	1,200	00				
	La Malbaie—Wharf.....	10,000	00				
	L'Islet—Repairs to wharf.....	1,500	00				
	Lotbiniere—Repairs to wharf.....	2,200	00				
	Matane—Harbour improvements.....	15,000	00				
	Mille Vaches—Wharf repairs.....	2,800	00				
506	Newport—Reconstruction of jetties.....	3,100	00				
	Norway Bay—Repairs to wharf.....	1,200	00				
	Notre Dame des Sept Douleurs—Improvements to wharf approach.....	800	00				
	Peribonka—Repairs to wharf—Further amount re- quired.....	320	00				
	Petit Saguenay—Wharf repairs.....	3,000	00				
	Pointe a Elie—Magdalen Islands—Wharf improve- ments and extension.....	11,400	00				
	Pointe au Pic—Wharf improvements.....	3,000	00				
	Pointe Cavagnole—Wharf reconstruction.....	4,000	00				
	Poltimore—To replace present landing.....	3,000	00				
	Repentigny—Wharf improvements.....	2,200	00				
	Riviere Blanche—Repairs to wharf.....	2,500	00				
	Ruisseau a la Loutre—Removal of boulders.....	800	00				
	St. Anne de Beaupre—Repairs to wharf—Further amount required.....	5,000	00				
	St. Antoine, River Richelieu—Enlargement of wharf approach.....	1,600	00				
	St. Antoine Station—Repairs to wharf.....	1,800	00				
	St. Antoine de Tilly—Wharf reconstruction.....	5,000	00				
	Ste. Famille—Repairs to wharf.....	7,350	00				
	St. Fulgence—Repairs to wharf.....	1,050	00				
	St. Georges de Malbaie—Repairs to breakwater.....	2,300	00				
	St. Michel de Bellechasse—Repairs to wharf—Further amount required.....	20,000	00				
	St. Omer—Wharf reconstruction.....	7,000	00				
	St. Roch de Richelieu—Repairs to wharf.....	1,500	00				
	St. Zotique—Reconstruction of ice breakers.....	4,300	00				
	Trois Rivières—Repairs to Coal Dock.....	1,400	00				
	Vaudreuil—Wharf reconstruction.....	3,600	00				
	Verdun—Wharf improvements.....	3,100	00				
				236,785	00		
	Carried forward.....			812,671	83	2,803,219	83

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No. of Vote.	Service.	\$	cts.	\$	cts.	\$	cts.
	Brought forward.....			812,671	83	2,803,219	33
	PUBLIC WORKS—CHARGEABLE TO INCOME—Continued.						
	HARBOURS AND RIVERS—Continued.						
	<i>Ontario.</i>						
	Arnprior—Repairs to wharf.....	1,200	00				
	Aultsville—Wharf reconstruction.....	6,500	00				
	Bayfield—Repairs to piers.....	5,300	00				
	Beaumaris—Repairs to wharf.....	5,200	00				
	Blanche River—Improvements to navigation.....	3,500	00				
	Brighton—Wharf repairs.....	1,000	00				
	Burleigh Falls—Repairs to piers.....	1,800	00				
	Haileybury—Repairs to wharfs.....	6,000	00				
	Kincardine—Repairs to piers.....	24,000	00				
	Kingston—Repairs to Dry Dock.....	1,200	00				
	Kingston Harbour—Riprapping of causeway.....	3,200	00				
	Kingston R.M.C. Grounds—Bank protection and re- pairs to boathouses and wharfs.....	2,800	00				
507	L'Orignal—Wharf repairs and improvements.....	16,000	00				
	Little Current—Dredging.....	35,500	00				
	Meaford—Repairs to pier.....	5,100	00				
	Millhaven—Wharf—revote.....	3,200	00				
	Mitchell's Bay—Revetment wall.....	3,300	00				
	Oakville—Repairs to piers.....	2,500	00				
	Penetanguishene—Repairs to wharf.....	1,100	00				
	Port Bruce—Harbour repairs and improvements....	5,000	00				
	Port Colborne—Repairs to breakwaters—Further amount required.....	75,000	00				
	Port Dover—Repairs to pier.....	2,500	00				
	Port Elgin—Alteration to breakwater.....	5,000	00				
	Rosseau—Wharf reconstruction.....	1,000	00				
	Saugeen River—Repairs to harbour works.....	5,500	00				
	Silver Centre—Wharf reconstruction.....	2,400	00				
	Silverwater—Repairs to wharf.....	2,500	00				
	Wheatley—Repairs to pier.....	2,000	00				
	Whitby—Reconstruction of piers—Further amount required.....	15,000	00	244,300	00		
	<i>Manitoba.</i>						
508	Delta—Completion of protection work.....	1,500	00				
	Winnipegosis—Wharf.....	3,100	00	4,600	00		
	<i>Saskatchewan and Alberta.</i>						
509	Waterways—Temporary wharfage accommodation....			1,000	00		
	<i>British Columbia.</i>						
	Carr's Landing—Wharf renewal.....	4,800	00				
	Davis Bay—Wharf.....	5,500	00				
	Eagle Bay—Wanlock, Shuswap Lakes—Wharf.....	3,330	00				
	Fanny Bay—Wharf.....	1,950	00				
	Fraser River—Improvements—Further amount re- quired.....	67,000	00				
510	Fraser River—Repairs to protection works at Annie- ville Bar.....	6,700	00				
	Galena Bay—Wharf.....	3,500	00				
	Gowland Harbour—Float.....	1,600	00				
	Haysport—Floating wharf.....	3,500	00				
	Kaslo—Repairs to wharf.....	1,200	00				
	Kuper Island—Repairs to wharf.....	5,300	00				
	Musgrave's—Wharf repairs.....	4,550	00				
	Osland Park—Float and approach.....	4,000	00				
	Carried forward.....	112,930	00	1,062,571	83	2,803,219	33

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No. of Vote.	Service.	\$	cts.	\$	cts.	\$	cts.
	Brought forward.....	112,930	00	1,062,571	83	2,803,219	83
	PUBLIC WORKS—CHARGEABLE TO INCOME—Continued.						
	HARBOURS AND RIVERS—Concluded.						
	British Columbia—Concluded.						
	Port Moody—Repairs to wharf approach.....	1,175	00				
	Port Renfrew—Wharf reconstruction.....	10,000	00				
	Quatsino—Wharf repairs.....	6,000	00				
	Renata—Wharf repairs and improvements.....	2,800	00				
	Sayward (Salmon River)—Wharf repairs.....	1,200	00				
	Skidegate—Repairs to wharf.....	1,100	00				
	Sorrento—Repairs to wharf and breakwater.....	1,200	00				
510	Stewart—Wharf extension and repairs.....	5,900	00				
	Tatchi River—Improvements.....	3,500	00				
	Tofino—Repairs to wharf.....	1,250	00				
	Ucluelet—Wharf replacement.....	8,600	00				
	Van Anda—Wharf reconstruction.....	5,600	00				
	Vancouver—Stanley Park—Foreshore protection.....	10,000	00				
	Westbank—Wharf extension and repairs.....	3,200	00				
				174,455	00		
	Yukon Territory.						
511	Stewart River—Improvements.....			5,000	00		
	DREDGING.						
	Dredging—Maritime Provinces—Further amount re- quired.....	100,000	00				
512	Dredging—Ontario and Quebec—Further amount re- quired.....	175,000	00				
	Dredging—Manitoba, Saskatchewan and Alberta— Further amount required.....	14,000	00				
				289,000	00		
	ROADS AND BRIDGES.						
	Burlington Channel—New bridge—Further amount required.....	18,000	00				
	Paspebiac—Contribution towards reconstruction of bridge.....	5,000	00				
	Interprovincial Bridge over Restigouche River at Matapedia—Repairs.....	5,100	00				
513	Red River, Man.—Repairs to river bank and road at St. Andrews.....	1,000	00				
	To pay Galbraith & Cate, Limited, interest at 6% on security deposit retained in connection with their tender for proposed interprovincial bridge over Ottawa River between Hawkesbury and Gren- ville.....	180	16				
	Netley Cut, Man.—Repairs to bridge.....	1,200	00				
	Calumet—Bryson Bridge—Reconstruction.....	16,000	00				
				46,480	16		
	TELEGRAPH AND TELEPHONE LINES.						
	Saskatchewan and Alberta.						
	Peace River Line—Repairs to office and dwelling at Peace River.....	3,700	00				
514	Battleford—Isle La Crosse Telegraph Line—Construc- tion of loop line to La Plonge.....	1,900	00				
	Battleford—Isle La Crosse Telegraph Line—Comple- tion of pole renewals.....	2,000	00				
				7,600	00		
	Carried forward.....			1,585,106	99	2,803,219	83

No. of Vote.	Service.	\$	cts.	\$	cts.	\$	cts.
	Brought forward.....			1,585,106	99	2,803,219	83
	PUBLIC WORKS—CHARGEABLE TO INCOME—Concluded.						
	TELEGRAPH AND TELEPHONE LINES—Concluded.						
	<i>British Columbia.</i>						
	<i>Mainland Telephone Line extensions—</i>						
	Mount Olie to Chu Chua, North Thompson.....	750	00				
	Slocan City south to Hartley's Ranch.....	510	00				
	Squilax to Sorrento.....	1,250	00				
	Blind Bay to Eagle Bay, Shuswap Lakes.....	3,520	00				
	Edgewood to Sand Creek, Fire Valley Road.....	2,100	00				
	Canal Flats to Wasa.....	4,600	00				
	Mainland Telegraph and Telephone Lines—General repairs and improvements—Further amount required.....	9,900	00				
	Skeena District—Telephone line from Clinton to Gang Ranch—To complete.....	1,000	00				
515	Vancouver Island District—General repairs and improvements.....	5,000	00				
	Vancouver Island District—Purchase of motor launch.....	850	00				
	Telephone Service on Pender Island and Mayne Island—General repairs and improvements— Revote.....	1,267	00				
	Telephone line, Houston to Ootsa Lake, Francois Lake and Burn's Lake—Revote, \$872.....	1,300	00				
	Telephone line from Squamish to Checkamous House and Mons—To complete.....	500	00				
	Telephone exchange and line extensions at Vander- hoof—Revote, \$467.....	1,500	00				
				34,047	00		
	MISCELLANEOUS.						
	Esquimalt Graving Dock—Travelling crane— Further amount required.....	3,000	00				
516	Compensation to J. D. Niblock in full of all demands for injuries sustained while employed as labourer on the public building at Weyburn, Sask.....	500	00				
	Monument of His Late Majesty King Edward VII— Further amount required.....	1,000	00				
				4,500	00	1,623,653	99
	MAIL SUBSIDIES AND STEAMSHIP SUBVEN- TIONS.						
517	Mulgrave and Guysboro', calling at intermediate ports, steam-service between—Further amount required.....			2,000	00		
518	Pictou, Mulgrave and Cheticamp, steam service between—Further amount required.....			3,500	00		
519	St. John and Wedgeport, N.S., steam service between.....			5,000	00		
520	Charlottetown, Pictou and or New Glasgow, steam service between—Further amount required.....			6,000	00		
521	Campment d'Ours Island and the Mainland, ferry service between.....			1,000	00		
522	Charlottetown, Victoria and Holliday's Wharf, steam service between—Further amount re- quired.....			500	00		
523	Halifax, Canso and Guysboro', steam service between—Further amount required.....			2,000	00		
524	St. John and ports on the Bay of Fundy and Minas Basin, steam service between—Further amount required.....			500	00		
	Carried forward.....			20,500	00	4,426,873	82

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No. of Vote.	Service.	\$ cts.	\$ cts.	\$ cts.
	Brought forward.....		20,500 00	4,426,873 82
	MAIL SUBSIDIES AND STEAMSHIP SUBVEN- TIONS— <i>Concluded.</i>			
525	Port Mulgrave, St. Peters, Irish Cove and Marble Mountain and other ports on the Bras d'Or Lakes, steam service between—Further amount required		1,500 00	
526	St. John, Bear River and other way ports, steam service between.....		2,000 00	24,000 00
	OCEAN AND RIVER SERVICE.			
527	Amount required to provide a suitable boat to replace the C.G.S. "Lambton" recently lost in Lake Superior.....		100,000 00	
528	Amount required for compassionate allowance to relatives of officers, crew and light-keepers on board of the S.S. "Lambton" when she foundered in Lake Superior on or about the 10th April, 1922 and were drowned.....		30,500 00	
529	Amount required to pay compassionate allowance to seaman Arthur Barton of the C.G.S. "Stanley" ..		500 00	
530	Amount required to pay Captain Frank Murphy for the loss of his schooner and personal effects as the result of a collision with the Departmental Steamer "Aranmore" in the month of August, 1917		2,201 70	133,201 70
	LIGHTHOUSE AND COAST SERVICE.			
531	Marine Signal Service—Further amount required		9,000 00	
532	Administration of Pilotage—Further amount re- quired to provide for Sydney Pilotage District		44,000 00	
533	Amount required to pay compassionate allowance to John Davidson, formerly lightkeeper at Cape Mudge, B.C.....		500 00	
534	Amount required to pay freight to point of delivery on steelplates belonging to Department at present at Sydney. Also to adjust a difference of 10 cents per 100 lbs. for Lloyd's specification on the steel delivered to the Department.....		35,000 00	88,500 00
	SCIENTIFIC INSTITUTIONS.			
535	To provide for the payment of officials of the Dominion Observatory, the Geodetic Survey and the Inter- national Boundary Survey branches—Balance from April 1, 1919 to March 31, 1922.....			11,245 00
	FISHERIES.			
536	To provide for compensation to the crew of the Fish- eries patrol boat "Givenchy" for loss of clothing and personal effects through the submerging of the vessel.....		1,198 80	
537	To enable assistance to be given in fitting out a Can- adian fishing schooner for the International Fishing Schooner Race.....		5,000 00	6,198 80
	MINES AND GEOLOGICAL SURVEY.			
538	Additional amount required by the Lignite Utilization Board of Canada to meet expenditure in connec- tion with the carbonizing and briquetting of lignite coals.—Advances to the governments of Manitoba and Saskatchewan.....			125,000 00
	Carried forward.....			4,815,019 32

No. of Vote.	Service.	\$	cts.	\$	cts.	\$	cts.
	Brought forward.....					4,815,019	32
	LABOUR.						
539	Unemployment relief:—Further amount required....					1,200,000	00
	INDIANS.						
540	<i>New Brunswick</i> — Miscellaneous and Unforeseen—Further amount re- quired.....			550	00		
541	<i>Ontario and Quebec</i> — Relief, Medical Attendance and Medicines—Further amount required.....	13,000	00				
	Repairs to roads, bridges and drainage—Further amount required.....	27,800	00	40,800	00		
542	<i>Manitoba, Saskatchewan, Alberta and North West Terri- tories</i> — Implements, tools, etc.—Further amount required.. Hospitals, Medical Attendance and Medicines— Further amount required..... General Expenses—Further amount required.....	5,000 8,640 3,000	00 00 00			16,640	00
543	<i>Nova Scotia</i> — Repairs to roads and dyking—Further amount re- quired.....			3,000	00		
544	<i>British Columbia</i> — Office and Miscellaneous expenditures—Further amount required.....			2,880	00		
545	<i>General</i> — Legal Expenses—Further amount required.....			5,000	00		
546	<i>Indian Education</i> — Further amount required.....			211,000	00	279,870	00
	ROYAL CANADIAN MOUNTED POLICE.						
547	Services of handwriting expert, Alonzo L. Payne, during fiscal years 1920-21 and 1921-22, notwith- standing anything to the contrary in the Civil Service Act..... To provide for the establishment of three detach- ments, two on Ellsmere Island and one on or near Bylot Island, Arctic Regions.....			225	00 60,000	60,225	00
	GOVERNMENT OF THE YUKON TERRI- TORY.						
548	Grant for roads—Additional amount required.....					30,000	00
	DOMINION LANDS AND PARKS.						
549	To pay F. Nelson for services while acting as Secretary of the Department of the Interior..... To provide for the payment to Mrs. E. S. Forbes of a compassionate allowance equal to one-half of the salary of her husband, payable monthly..... Grant to the Canadian Forestry Association—Further amount required.....			500 1,050 5,000	00 00 00	6,550	00
	Carried forward.....					6,391,664	32

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No. of Vote.	Service.	\$	cts.	\$	cts.	\$	cts.
	Brought forward.....					6,391,664	32
	SOLDIERS' CIVIL RE-ESTABLISHMENT.						
550	Unemployment Relief—Further amount required to provide further assistance to unemployed pensioners and vocationally trained disabled men and to their dependents in the amounts and under the conditions laid down by the Governor-in-Council in Orders-in-Council P.C. 721, dated 31 March, 1922, as amended by P.C. 911, dated 3 May, 1922; and to provide for salaries and other expenses of administering the provisions of said Orders-in-Council and amendments thereto.			150,000	00		
551	To provide for the expenditures not otherwise authorized arising out of the recommendations of the Special Parliamentary Committee on Pensions, Insurance and Re-establishment of 1922, as contained in Chapter 2 of the Committee's Second and Final Report.....			470,000	00	620,000	00
	THE AIR BOARD.						
552	To provide for the construction of a building to house a wind tunnel for aeronautical research.....					5,000	00
	MISCELLANEOUS.						
553	Grant to assist the Canadian Association for the prevention of Tuberculosis—Further amount required.....			5,000	00		
554	Merchants Bank Enquiry, legal and incidental expenses.....			12,500	00		
555	Grant to the Regional Bureau of the International Catalogue of Scientific Literature.....			2,000	00		
556	Grant to the Chief Constables' Association of Canada.....			500	00		
557	Board of Commerce of Canada—To provide for the salary of Major Lewis Duncan from January 1, 1921 to March 31, 1921.....			1,250	00		
558	To pay war bonus for the year 1918-1919 to certain employees of the Internment Operations office and the Dominion Police staff.....			3,335	95		
559	Expenses under the Canada Temperance Act—Further amount required.....			20,000	00		
560	Grant to Maple Products Exhibition.....			500	00		
561	Gratuity to Dr. C. E. Saunders, Dominion Cerealists, on his retirement from the Federal Service.....			2,000	00		
562	To assist in the suppression of the White Slave Traffic.....			2,500	00		
563	Provisional Bonus allowance for the Inside and Outside Services of the Civil Service, to be paid to such persons and classes of persons, in such amounts and at such times as the Governor in Council may determine.....			5,500,000	00		
564	Amount required to pay legal expenses, etc., in connection with the case, Dominion Iron and Steel Co., Ltd., vs. The King, <i>re</i> ships plates.....			8,200	00		
565	To provide for the expenses incurred or which may be incurred by the Committee appointed for the purpose of inquiring into and reporting upon an amendment to the Armorial Bearings of Canada—Further amount required.....			2,000	00		
567	To provide for the purchase of British Columbia House, London, England, for the purposes of the Canadian Government.....			175,000	00		
568	To provide additional salary for the Assistant Chief Electoral Officer from April 1, 1919 to June 30, 1920.....			1,750	00		
569	Grant to the Canadian National Institute for the Blind.....			10,000	00		
	Carried forward.....			5,746,535	95	7,016,664	32

No. of Vote.	Service.	\$	cts.	\$	cts.	\$	cts.
	Brought forward.....			5,746,535	95	7,016,664	32
	MISCELLANEOUS— <i>Concluded.</i>						
570	Amount required to settle, on the basis of 50 cents on the dollar, the claims of the creditors of the Prince Rupert Dry Dock and Engineering Co., Ltd., for material supplied or services rendered directly or indirectly in connection with the construction of the "Scottish" and "Britisher" in Prince Rupert, B.C.....			130,000	00		
571	Compassionate allowance to the widow of the late Simon Peter Grant, an employee of the Department of Public Printing and Stationery, who was killed in an elevator accident while in discharge of his duties on December 20, 1921.....			3,000	00		
572	Allowance to E. A. Thomas, Accountant, for special services from 1915 to 1920 as supervisor of separation allowances paid by the Imperial Government to dependents of Canadian munitions workers in Great Britain and the adjustment of claims for compassionate allowances arising therefrom.....			1,500	00		
573	Amount required for expenses of Canadian delegation to the League of Nations.....			15,000	00		
574	Amount required for expenses of Canadian delegation to the Genoa Conference (revote).....			8,852	62		
575	Grant to R. G. Chamberlin, for special police service on the occasion of the visit of His Royal Highness the Prince of Wales to Canada in 1919.....			1,000	00		
576	Medical Research Committee.....			2,000	00		
577	To provide for the application of the re-classification, Inside Civil Service, for the years 1919-20, 1920-21, 1921-22, 1922-23, provided that such shall not have the effect of transferring officials from the temporary to the permanent list, and that temporary officials who have served continuously in that capacity for a period of two years or more prior to July 1, 1922, may be retained in the Service in their temporary positions, notwithstanding anything to the contrary in the <i>Civil Service Act</i>			150,000	00		
578	Grant to the Canadian National Council for combating Venereal Diseases.....			5,000	00		
579	To provide for railway and steamship charges for freight on goods for the "Save the Children Fund", for relief of distress in Russia—Further amount required.....			20,000	00		
579½	To provide for the payment to the Canadian Pacific Railway, for removal of span of bridge over False Creek, B.C., at different times since 1918, to permit of the movement of vessels.....			32,000	00	6,114,888	57
	RAILWAYS AND CANALS—CHARGEABLE TO COLLECTION OF REVENUE.						
	<i>Miscellaneous.</i>						
580	Gratuity of one year's salary to the widow of the late James Hardwell, Traffic Officer of the Staff of the Board of Railway Commissioners for Canada.....					7,000	00
	PUBLIC WORKS—CHARGEABLE TO COLLECTION OF REVENUE.						
	<i>Graving Docks.</i>						
381	{ Champlain Dock—Further amount required.....	8,600	00				
	{ Lorne Dock—Further amount required.....	3,200	00				
				11,800	00		
	Carried forward.....			11,800	00	13,138,552	89

SESSIONAL PAPER No. 4

No. of Vote.	Service.	\$	cts.	\$	cts.	\$	cts.
	Brought forward.....			11,800	00	13,138,552	89
	PUBLIC WORKS—CHARGEABLE TO COLLECTION OF REVENUE—Concluded.						
	<i>Telegraph and Telephone Lines.</i>						
582	Lower St. Lawrence and Maritime Provinces, including working expenses of vessels required for cable service—Further amount required.....	17,600	00				
	British Columbia—Mainland—Further amount required.....	9,200	00				
	British Columbia—Vancouver Island District—Further amount required.....	10,900	00				
	Yukon System—Further amount required.....	8,900	00	46,600	00	58,400	00
	POST OFFICE—OUTSIDE SERVICE.						
583	To provide for the payment of a compassionate allowance to George Meloche, turnkey at the Sandwich Gaol, for injuries which he sustained in frustrating a highwayman named Drouillard from robbing His Majesty's mails on the Windsor, Sandwich and Amherstburg mail car on the 20th February, 1922.....			1,000	00		
	To pay W. R. Allen, Temporary Clerk in the Office of the Acting District Superintendent of Postal Service, St. John, for extra services in connection with checking incoming and outgoing British mails at the Port of St. John during the winter season of 1921-22.....			62	50	1,062	50
	TRADE AND COMMERCE.						
584	Trade Commissioners and Commercial Agents—Salaries and contingencies thereof, and miscellaneous expenditures in the development and extension of Canadian trade—Further amount required.....			50,000	00		
585	Advance for Canadian Wheat Board, 1922.....			50,000	00	100,000	00
						13,298,015	39

SUMMARY

Chargeable to Consolidated Revenue Fund.....	\$ 12,094,765 39
Chargeable to Capital.....	1,203,250 00
	<u>\$ 13,298,015 39</u>

FURTHER SUPPLEMENTARY ESTIMATES

FOR THE YEAR ENDED MARCH 31, 1922.

No. of Vote	Service	\$ cts.	\$ cts.	\$ cts.
	CHARGES OF MANAGEMENT			
379	Printing, advertising, inspection, express, etc.—Further amount required.....		25,000 00	
	Brokerage on purchase of Sinking Funds—Further amount required.....		3,900 00	28,900 00
	CIVIL GOVERNMENT			
	<i>Privy Council Office—</i>			
380	To provide for one Private Secretary from December 29th, 1921, to March 31st, 1922, at \$3,600 per annum.....	929 03		
	To provide for one Assistant Private Secretary from December 29th, 1921, to March 31st, 1922, at \$3,000 per annum.....	774 19	1,703 22	
	<i>Department of Justice—</i>			
381	To provide for one Assistant Private Secretary from December 29th, 1921, to March 31st, 1922, at \$1,600 per annum.....	412 90		
	Contingencies—Further amount required (Governor General's Warrant, December 1st, 1921).....	10,000 00	10,412 90	
	<i>Department of the Secretary of State—</i>			
382	To provide for the salary of a Private Secretary to the Secretary of State, from the 21st September, 1921, to the 21st November, 1921, at \$3,500 per annum, and from the 22nd November, 1921, to the 28th December, 1921, at the difference between \$2,460.00 and \$3,500.00 per annum.....	697 31		
	Contingencies—Further amount required.....	5,495 00	6,192 31	
383	<i>Department of Interior—</i>			
	Contingencies—Further amount required.....		32,000 00	
384	<i>Department of Immigration and Colonization—</i>			
	Contingencies—Further amount required (Governor General's Warrant, February 22nd, 1922).....		12,000 00	
	<i>Department of Finance—</i>			
385	To provide for the salary of one Private Secretary from January 26 to March 31, 1922, at \$3,360 per annum.....	614 19		
	To provide for the appointment of a Commissioner of Tariff from January 23, 1922, at \$6,000 per annum, without reference to and notwithstanding the provisions of the Civil Service Act.....	1,129 03	1,743 22	
386	<i>Department of Customs and Excise—</i>			
	To provide for the salary of one Private Secretary from January 1 to March 31, 1922, at \$3,360 per annum.....		840 00	
	<i>Department of Marine and Fisheries—</i>			
387	To provide for one Private Secretary from January 1st, to March 31st, 1922, at \$3,360 per annum.....	840 00		
	To provide for one Secretary to Executive at \$1,860 per annum.....	310 00		
	Contingencies—Further amount required.....	5,000 00	6,150 00	
388	<i>Department of Railways and Canals—</i>			
	Contingencies—Further amount required.....		6,400 00	
	Carried forward.....		77,441 65	28,900 00

No. of Vote	Service	\$	cts.	\$	cts.	\$	cts.
	Brought forward			77,441	65	28,900	00
	CIVIL GOVERNMENT—Concluded.						
	<i>Post Office Department—</i>						
389	To hereby increase from March 1, 1921 the salary of the retiring General Superintendent of Postal Service to the rate he is now receiving namely \$5,700, per annum.....	325	00				
	<i>Contingencies—</i>						
	Clerical Assistance—Further amount required...	6,000	00				
	Printing and Stationery—Further amount required.....	14,000	00	20,325	00		
390	<i>Department of Trade and Commerce—</i>						
	To provide for the salary of one Private Secretary from January 1st to March 31st, 1922.....			840	00		
391	<i>Department of External Affairs—</i>						
	To provide for one Assistant Private Secretary from December 29th, 1921, at \$3,000 per annum.....	774	20				
	To provide for one Senior Clerk-Stenographer from December 29th, 1921, at \$1,320 per annum.....	340	65	1,114	85		
392	<i>Department of Public Archives—</i>			8,070	67	107,792	17
	Contingencies—Further amount required.....						
	ADMINISTRATION OF JUSTICE						
393	Miscellaneous Expenditure—Further amount required			6,000	00		
	Office expenses of Purchasing Agent for Department of Justice, including Penitentiaries—Further amount required.....			1,000	00		
	Supreme Court of Canada—Further amount required on account of publication of Supreme Court Reports.....			6,000	00		
	Supreme Court of Canada—Further amount required for contingencies.....			2,100	00	15,100	00
	PENITENTIARIES						
394	Penitentiaries—Further amount required (Governor General's Warrant, February 22, 1922).....					150,000	00
	LEGISLATION						
	SENATE						
395	<i>Contingencies—</i>						
	Sessional Messengers—Further amount required.....	5,500	00				
	Char Service—Further amount required.....	3,500	00				
	Debates—Further amount required.....	4,672	76	13,672	76		
	GENERAL						
396	Reprinting Criminal Code, including 1920-21 Amendments.....	1,500	00				
	Reprinting Annual Statutes, years 1907, 1908, 1909, 1910, 1912, 1913, 1914, 1915, 1919, 1920.....	9,100	00	10,600	00	24,272	76
	AGRICULTURE						
397	For purchase of Seed Grain—Governor General's Warrant, October 22, 1921.....			500,000	00		
398	Destructive Insect and Pest Act—Further amount required (Governor General's Warrant, September 13, 1921).....			4,000	00		
	Carried forward.....			504,000	00	326,064	93

SESSIONAL PAPER No. 5

No. of Vote	Service	\$	cts.	\$	cts.	\$	cts.
	Brought forward.....			504,000	00	326,064	93
	AGRICULTURE— <i>Concluded.</i>						
399	For stock grazing and feeding—Governor General's Warrants, December 1, 1921, and February 7, 1922.....			50,000	00		
400	Experimental Farms—Further amount required to provide for the payment of a compassionate allowance to the widow of the late Reginald Large, formerly teamster at the Experimental Station at Swift Current, Sask., who was accidentally killed by a team of horses running away.....			2,000	00	553,000	00
	PENSIONS						
401	European War and Active Militia—Further amount required.....			4,000,000	00		
402	North West Rebellion, 1885, and General Pensions—Further amount required.....			6,000	00	4,006,000	00
	MILITIA AND DEFENCE						
403	To provide compensation to Edward Fitzgerald of Winnipeg for damages to motor car through collision with Departmental car.....			100	00		
404	To provide for urgent Engineer Services in Quebec (Governor General's Warrant, February 10, 1922).....			19,350	00		
405	To provide for cost of the funeral of the late Lieut.-General Sir Sam Hughes, K.C.B.....			2,200	00		
	<i>Civil Pensions—</i>						
406	Life Pension to Robert Allen.....	269	52				
	Life Pension to Ronald Morrison.....	330	00				
	Life Pension to Walter Pettipas.....	515	90				
				1,115	42	22,765	42
	RAILWAYS AND CANALS—CHARGEABLE TO CAPITAL						
	CANALS						
407	Welland Canal: Port Colborne Elevator—To pay balance of claim of J. A. Jamieson.....			7,000	00		
408	Welland Ship Canal: Construction—Additional amount required (Governor General's Warrant, February 23, 1922).....			435,000	00	442,000	00
	RAILWAYS AND CANALS—CHARGEABLE TO INCOME						
	MISCELLANEOUS						
409	Governor General's Cars—Attendance, repairs and alterations—Further amount required.....			6,600	00		
	RAILWAYS						
410	To provide for expenditure for rails, accessories and repairs to equipment to December 31, 1921 (Governor General's Warrant, December 21, 1921).....			735,000	00	741,600	00
	Carried forward.....					6,094,430	35

No. of Vote	Service	\$	cts.	\$	cts.	\$	cts.
	Brought forward.....					6,094,430	35
	PUBLIC WORKS—CHARGEABLE TO INCOME						
	PUBLIC BUILDINGS						
	<i>Nova Scotia</i>						
411	Liverpool — Public building — Addition — Further amount required.....			725	00		
	<i>Rents, Repairs, Furniture, Heating, etc.</i>						
412	Dominion Public Buildings:						
	Lighting—Further amount required.....	3,000	00				
	Supplies for Caretakers, etc.—Further amount required.....	10,000	00			13,000	00
	HARBOURS AND RIVERS						
	<i>Quebec</i>						
413	Ste. Famille—Wharf repairs and reconstruction—Further amount required.....			900	00		
	<i>Ontario</i>						
414	Depot Harbour—In full and final settlement of claim of R. Brewder in connection with his contract for wharf renewal.....			3,946	40		
	MAIL SUBSIDIES AND STEAMSHIP SUBVENTIONS					18,571	40
415	Canada, China and Japan, steam service between—Further amount required (Governor General's Warrant, September 21, 1921).....					88,229	16
	OCEAN AND RIVER SERVICE						
416	To provide for the temporary relief of distressed seamen and to cover expenses of shipping forms—Further amount required.....					14,000	00
	LIGHTHOUSE AND COAST SERVICE						
417	To provide for breaking ice in Thunder bay, Lake Superior and other points deemed advisable for the good of navigation—Further amount required.....					16,000	00
	LABOUR						
418	Unemployment Relief—Further amount required (Governor General's Warrants, July 23, 1921, and January 16, 1922).....					400,000	00
	INDIANS						
	<i>Prince Edward Island—</i>						
419	Relief and Seed Grain—Further amount required.....	500	00				
	Medical Attendance and Medicines—Further amount required.....	500	00			1,000	00
	Carried forward.....			1,000	00	6,628,230	91

SESSIONAL PAPER No. 5

No. of Vote	Service	\$	cts.	\$	cts.	\$	cts.
	Brought forward.....			1,000	00	6,628,230	91
	INDIANS— <i>Concluded.</i>						
420	<i>Manitoba, Saskatchewan, Alberta and N.W.T.—</i> Field and Garden Seeds—Further amount required.....	7,000	00				
	Supplies for Destitute—Further amount required.....	34,000	00				
	General Expenses—Further amount required.....	10,600	00				
				51,600	00		
421	<i>British Columbia—</i> Relief to Destitute—Further amount required...	4,000	00				
	Hospitals, Medical Attendance and Medicines— Further amount required.....	5,000	00				
	Office, Miscellaneous and Unforeseen Expenses— Further amount required.....	7,100	00				
				16,100	00		
422	<i>General—</i> Relief to Destitute Indians in remote districts— Further amount required.....	50,000	00				
	To prevent spread of Tuberculosis—Further amount required.....	8,000	00				
	To provide for expenses in connection with epide- mics of Small-pox and other diseases—Further amount required.....	5,000	00				
				63,000	00		
423	<i>Indian Education—</i> Further amount required.....			35,615	45		
						167,315	45
	GOVERNMENT OF THE-YUKON TERRITORY						
424	To pay salaries and expenses connected with the administration of the Territory—Further amount required (Governor General's Warrant, Decem- ber 1, 1921).....					25,000	00
	DOMINION LANDS AND PARKS						
425	Canadian National Parks—Further amount required (Governor General's Warrants, August 13, 1921, October 17, 1921 and November 12, 1921).....			166,500	00		
	To pay the Corporation of the City of Ottawa for local improvements on streets fronting on Ordnance Lands.....			2,620	24		
	To pay the Clarke Trading Company for transporta- tion of supplies to the inhabitants of the North Shore, Quebec Province.....			1,500	00		
						170,620	24
	SOLDIER'S CIVIL RE-ESTABLISHMENT						
426	Unemployment Relief—Further amount required to give effect to provisions of Orders in Council, P.C. 1615, dated the 13th of May, 1921, and P.C. 75, dated the 16th of January, 1922; and to provide for salaries and other expenses of administering the provisions of said Orders in Council (Governor General's Warrant, January 16, 1922).....					1,500,000	00
	MISCELLANEOUS						
427	Paper Control Enquiry—Amount required to pay a balance of \$200, to each of the three Commission- ers.....			600	00		
	Carried forward.....			600	00	8,491,175	60

12 GEORGE V, A. 1922

No. of Vote	Service	\$	cts.	\$	cts.	\$	cts.
	Brought forward.....			600	00	8,491,175	60
	MISCELLANEOUS— <i>Continued.</i>						
428	Grant towards expenses of Imperial Convention of Teachers in Toronto, Summer of 1921.....			1,500	00		
429	Board of Commerce—Further amount required to provide for arrears of salary of the Secretary from July 1, 1921, to March 31, 1922.....			3,000	00		
430	To provide for expenses in connection with the preparation of an illuminated address to the Duke of Devonshire, on his retirement from office as Governor General of Canada, including \$500 for J. F. Champagne for services rendered.....			942	50		
431	Public Archives—Further amount required.....			7,600	00		
432	To provide for the expenses in connection with the reception and installation of Lord Byng of Vimy as Governor General (Governor General's Warrants, August 22, 1921, and February 7, 1922).....			20,500	00		
433	Expenses under Naturalization Acts, 1914 and 1920—Further amount required.....			22,715	00		
434	Expenses in connection with the visit of the French Mission (Governor General's Warrant, September 7, 1921).....			9,990	98		
435	Expenses incurred in connection with the visit to Canada of the Prime Minister of New Zealand and party and the Hon. Mr. Lowther and party (Governor General's Warrant, October 31, 1921).....			720	42		
436	Expenses of Canadian Representation at the Conference on Limitation of Armament (Governor General's Warrant, November 2, 1921).....			25,000	00		
437	Expenses of the Canadian Delegates to the Economic and Financial Conference at Genoa (Governor General's Warrant, February 20, 1922).....			25,000	00		
438	To provide for balance of legal expense in connection with the Canadian Northern Guarantee Bill, 1914, and the Grand Trunk Railway mortgage trust deed and lease of Eastern Division of National Trans-continental Railway.....			13,154	03	130,722	93
	CUSTOMS AND EXCISE						
429	Miscellaneous—Printing, stationery and publications for Inland Revenue Service for fiscal year 1920-21.....			51,017	26		
	Gratuity to James Connor, formerly Customs Officer at Snowflake, Manitoba.....			125	00	51,142	26
	RAILWAYS AND CANALS—CHARGEABLE TO COLLECTION OF REVENUE						
440	Staff and Repairs—Further amount required.....					91,000	00
	PUBLIC WORKS—CHARGEABLE TO COLLECTION OF REVENUE						
	TELEGRAPH AND TELEPHONE LINES						
	<i>British Columbia</i>						
441	Mainland—Further amount required.....			8,300	00		
	Vancouver Island District—Further amount required.....			18,000	00	26,300	00
	POST OFFICE—OUTSIDE SERVICE						
442	To provide for the payment of a compassionate allowance to F. E. Kitching, letter carrier, Toronto....			1,000	00		
	To pay certain employees of the Railway Mail Service in the Halifax and Quebec Districts for extra services in connection with checking in-coming and out-going British mails during the summer of 1921.....			375	32	1,375	32
	Carried forward.....					8,791,716	11

SESSIONAL PAPER No. 5

No. of Vote	Service	\$	cts.	\$	cts.	\$	cts.
	Brought forward					8,791,716	11
	TRADE AND COMMERCE						
443	Bounties on Crude Petroleum, administration of the Act—Further amount required.....			498	80		
444	To provide for salaries and expenses of the Grain Inquiry Commission—Further amount required (Governor General's Warrants, November 25 and December 21, 1921).....			20,000	00		
445	Canada Grain Act, administration of—Further amount required.....			60,000	00	80,498	80
	ADJUSTMENT OF WAR CLAIMS						
446	Marine and Fisheries (Governor General's Warrants November 9, 1921, and March 8, 1922).....			70,837	90		
447	Immigration and Colonization (Governor General's Warrant November 11, 1921).....			140,000	00		
448	Justice—Further amount required.....			1,000	00		
449	Secretary of State—Further amount required			10,000	00	221,837	90
	UNPROVIDED ITEMS, 1920-21						
450	To cover unprovided items, 1920-21, as per Auditor General's Report, part B, page 3, 1920-21.....					544,009	25
						9,638,062	06

SUMMARY

Chargeable to Consolidated Revenue Fund.....	8,430,214	91
Chargeable to Capital.....	442,000	00
Chargeable to Adjustment of War Claims.....	221,837	90
Unprovided Items, 1920-21.....	544,009	25
	9,638,062	06

REPORT
OF THE
SUPERINTENDENT OF INSURANCE
OF THE
DOMINION OF CANADA

FOR THE
YEAR ENDED DECEMBER 31
1921

VOLUME I
INSURANCE COMPANIES OTHER THAN LIFE

PRINTED BY ORDER OF PARLIAMENT



OTTAWA
F. A. ACLAND
PRINTER TO THE KING'S MOST EXCELLENT MAJESTY
1922

[No. 8—Vol. I—1922.]

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DEPARTMENT OF INSURANCE,
OTTAWA, JUNE 30, 1922.

To the Honourable W. S. FIELDING,
Minister of Finance.

SIR,—I have the honour to submit herewith the statements in detail of insurance companies transacting the business of insurance other than life insurance in Canada during the year 1921, together with such tabulated summaries of those statements as are necessary to exhibit the progress of the business and the condition of the companies.

The statement of life insurance companies will be submitted in a later volume.

Fire Insurance, 1921

During the year 1921 the tendency noticeable at the end of the preceding year towards a contraction in the volume of business written became more marked as the year proceeded and the result of the year's operations was a decrease in the volume of business of about seven per cent. This reduction has no doubt been largely due to the depression prevailing in industry generally and the decrease in the cost of replacement of property. It is probable that with the revival of industry, particularly the building industry, which is already in evidence, the tendency towards decrease in the volume of business will be checked during the current year.

The amount of fire premiums written in 1921 was \$50,839,391 and in 1920, \$54,764,281 the decrease being therefore \$3,924,890 or 7.17 per cent of the 1920 business. The losses incurred for 1921 exceeded by \$5,384.00, the losses for 1920, the figures being \$30,256,341 and \$24,872,340, respectively. The ratio of losses incurred to premiums written for 1921 is therefore 59.51%, compared with 45.42% in 1920, 50.28% for the last five years and 57.16% for the entire fifty-three years over which the Department's records extend.

The foregoing figures show the gross premiums written less return premiums and reinsurance premiums paid to licensed companies. They therefore show the premiums contributed by the public for fire insurance during the year.

During the year the business of fire insurance was transacted in Canada by 163 companies, as compared with 152 companies in 1920. Of the 163 companies, 44 were Canadian, 51 British and 68 foreign. Five of the Canadian companies, The Canadian Surety Company, The Imperial Guarantee and Accident Insurance Company, The London and Lancashire Guarantee and Accident Insurance Company of Canada, The Merchants Casualty Company and the North American Accident Insurance Company and two British companies, the Marine Insurance Company, Limited and the Union Marine Insurance Company, Limited, transacted fire business only in connection with their automobile policies.

The list differs from that of 1920 by the addition of the following companies:—Canton Insurance Company, Limited, The Autocar Fire and Accident Insurance Company, The Patriotic Insurance Company, Limited, The British Oak Insurance Company, Limited, the United British Insurance Co. Ltd., Sterling Fire Insurance Company of Indiana Pacific Fire Insurance Company, Urbaine Fire Insurance Company, Individual Underwriters, New York Reciprocal Underwriters, and Security Insurance Company of New Haven.

Since the beginning of the year 1922 licenses for fire insurance have been issued to the following companies:—Fidelity Ins. Co. of Canada, Baloise Fire Insurance Company, The Franklin Fire Insurance Company of Philadelphia, Ensign Insurance Company, The Sprinklered Risk Underwriters, The Cornhill Insurance Company, Limited.

The following companies have announced their discontinuance of business since the beginning of the year:—The National Benefit Assurance Company, The National Liberty Insurance Company of America, The Pacific Marine Insurance Company, The Traders and General Insurance Association, Urbaine Insurance Company, Ltd., and the Vulcan Fire Insurance Company.

Distribution by Nationality of Companies

The results of the year's operations in Canada, according to the nationality of the companies, are shown by the following figures, the ratios for 1920 being also given for the purpose of comparison. In these figures unlicensed reinsurance is not deducted.

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	Net premiums written	Net losses incurred	Ratio losses incurred premiums written	The same 1920
	\$	\$	%	%
Canadian Companies	10,903,691	6,670,892	61.18	43.86
British companies.....	23,412,314	13,248,577	56.59	44.09
Foreign companies.....	16,523,386	10,336,872	62.74	48.40
Totals.....	50,839,391	30,256,341	59.51	
Totals for 1920.....	54,764,281	24,872,340	45.42	

The foregoing figures do not take into account the change during the year in the reserve of unearned premiums. In other words, the figures are compiled on a revenue basis. If there is deducted from the premiums written during the year the increase in the reserve of unearned premiums during the year there is obtained the amount of premiums earned and by comparing with this the amount of losses incurred, the actual loss ratio for the year is obtained. These ratios will be found on pages clxxii to clxxiv and may be summarized as follows:—

	Premiums earned	Losses incurred	Ratio losses incurred premiums earned
	\$	\$	%
Canadian Companies.....	10,336,508	6,670,892	64.58
British Companies.....	23,766,547	13,248,577	55.32
Foreign companies.....	16,495,651	10,336,872	62.66
Totals.....	50,598,706	30,256,341	59.80

Distribution by Provinces.

There is included in this Report on pages clxii to clxxi inclusive, figures showing the premiums written and losses incurred (*licensed* reinsurance deducted) by fire insurance companies licensed by the Department according to Provinces, and show as usual a wide difference between the loss ratio experienced in different parts of the country as follows:—The totals for the year 1921 are given below.

Province	1921			Ratio 1920	Ratio 1919	Ratio 1918	Ratio 1917	Ratio 1917-1921 Inclusive
	Premiums written	Losses Incurred	Ratio					
	\$	\$	%	%	%	%	%	%
Alberta.....	3,602,781	2,008,841	55.76	34.46	34.60	44.64	32.87	
British Columbia.....	4,882,110	2,175,372	44.56	30.36	29.84	29.79	25.40	40.81
Manitoba.....	3,843,774	2,182,813	56.79	41.23	25.25	62.38	59.15	32.48
New Brunswick.....	2,521,929	1,976,127	78.36	65.89	52.48	42.89	59.54	47.99
Nova Scotia.....	2,604,331	2,059,677	79.09	70.91	50.32	28.40	69.29	61.70
Ontario.....	17,346,769	9,802,157	56.51	38.77	40.89	59.47	62.77	65.33
Prince Edward Island.....	239,982	105,140	43.81	35.74	46.87	20.55	48.52	50.55
Quebec.....	11,795,646	7,684,139	65.13	57.18	50.54	52.69	60.98	39.03
Saskatchewan.....	3,911,511	2,207,238	56.43	42.96	39.23	48.74	44.44	57.58
Yukon.....	6,425	173	2.69	2.45	.....	5.86	5.26	46.16
Floater business (undivided).....	81,133	54,664	74.67	3.01
Totals.....	50,839,391	30,256,341	59.51	45.42	41.10	50.76	55.62	50.28

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Experience of Fifty-three Years, 1869-1921.

The premiums and losses for the fifty-three years over which our records extend, are given below. The figures for 1921 show premiums written and losses incurred. For other years the figures are on the cash basis. In the case of Canadian Companies, all reinsurance is deducted; in the case of British and foreign companies licensed reinsurance only is deducted.

FIRE INSURANCE IN CANADA

Year	Premiums	Losses	Rate of Losses per cent of premiums
	\$	\$	%
1869.....	1,785,539	1,027,720	57.56
1870.....	1,916,779	1,624,827	84.77
1871.....	2,321,716	1,549,199	66.73
1872.....	2,628,710	1,909,975	72.66
1873.....	2,968,416	1,682,184	56.67
1874.....	3,522,303	1,926,159	54.68
1875.....	3,594,764	2,563,531	71.31
1876.....	3,708,006	2,867,295	77.33
1877.....	3,764,005	8,490,919	225.58
1878.....	3,368,430	1,822,674	54.11
1879.....	3,227,488	2,145,198	66.47
1880.....	3,479,577	1,666,578	47.90
1881.....	3,827,116	3,169,824	82.83
1882.....	4,229,706	2,664,986	63.01
1883.....	4,624,741	2,920,228	63.14
1884.....	4,980,128	3,245,323	65.16
1885.....	4,852,460	2,679,287	55.22
1886.....	4,932,335	3,301,388	66.93
1887.....	5,244,502	3,403,514	64.90
1888.....	5,437,263	3,073,822	56.53
1889.....	5,588,016	2,876,211	51.47
1890.....	5,836,071	3,266,567	55.97
1891.....	6,168,716	3,905,697	63.31
1892.....	6,512,327	4,377,270	67.22
1893.....	6,793,595	5,052,690	74.37
1894.....	6,711,369	4,589,363	68.38
1895.....	6,943,382	4,993,750	71.92
1896.....	7,075,850	4,173,501	58.98
1897.....	7,157,661	4,701,833	65.69
1898.....	7,350,131	4,784,487	65.09
1899.....	7,910,492	5,182,038	65.51
1900.....	8,331,948	7,774,293	93.31
1901.....	9,650,348	6,774,956	70.20
1902.....	10,577,084	4,152,289	39.26
1903.....	11,384,762	5,870,716	51.57
1904.....	13,169,882	14,099,534	107.06
1905.....	14,285,671	6,000,519	52.00
1906.....	14,687,963	6,584,291	44.83
1907.....	16,114,475	8,445,041	52.41
1908.....	17,027,275	10,279,455	60.37
1909.....	17,049,464	8,646,826	50.72
1910.....	18,725,531	10,292,393	54.96
1911.....	20,575,255	10,936,948	53.16
1912.....	23,194,518	12,119,581	52.25
1913.....	25,745,947	14,003,759	54.39
1914.....	27,499,158	15,347,284	55.81
1915.....	26,474,833	14,161,949	53.49
1916.....	27,783,852	15,114,063	54.40
1917.....	31,246,530	16,379,012	52.42
1918.....	35,954,405	19,359,252	53.84
1919.....	40,031,474	16,679,355	41.67
1920.....	50,527,937	21,935,387	43.41
1921.....	47,312,564	27,572,560	58.28
Totals.....	655,812,470	374,167,601	57.05

Taking the totals for the same fifty-three years, according to the nationalities of the companies, the following are the results:—

Companies	Premiums	Losses	Rate of Losses per cent of premiums
	\$	\$	%
Canadian.....	128,195,497	74,919,193	58·46
British.....	371,406,962	214,181,754	57·67
Foreign.....	156,210,011	85,036,654	54·44
Totals.....	655,812,470	374,167,601	57·05

The loss rate for 1921 is 1·23 above the average for the fifty-three years over which our records extend.

The ratio of losses incurred per cent of premiums written is 58·28 per cent, which is 12·82 per cent higher than the 45·46 of the previous year, and is 4·52 per cent higher than the average for the last fifteen years (53·76). The following are the rates of incurred losses from 1907:—

Companies	1921	1920	1919	1918	1917	1916	1915	1914	1913	1912	1911	1910	1909	1908	1907
Canadian.....	55·60	40·92	41·67	45·87	53·75	56·34	53·18	61·50	61·31	52·59	53·08	60·41	55·87	72·11	53·28
British.....	56·26	44·33	42·35	50·03	55·33	60·05	49·54	58·15	54·78	50·95	53·80	57·01	49·74	58·07	55·22
Foreign.....	62·33	49·19	41·36	53·86	60·73	57·78	54·02	55·19	56·96	50·21	48·95	59·72	46·72	55·74	51·36
Totals.....	58·28	45·46	41·91	50·63	56·84	58·70	51·58	57·82	56·71	51·12	52·54	58·40	50·46	60·77	54·02

Insurance Written and Rates of Premium.

The gross amount of policies, new and renewed, taken during the year by fire companies was \$6,139,474,593 which is less by \$651,196,017 than the amount taken in 1920. The premiums charged thereon amounted in 1921 to \$68,148,949·28 being \$2,991,161·61 less than the amount charged the previous year and the rate of premiums (1·110) is higher than that of 1920 (1·051)

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The rate per cent of premiums charged upon risks taken is shown in the following table:—

Companies	Gross amount of Risks taken during the year	Premiums charged thereon	Rate of premiums charged per cent of risks taken	The same for 1920	The same for 1919	The same for 1918	The same for 1917	The same for 1916
	\$	\$ cts.						
Canadian.....	1,248,030,808	14,951,350 12	1.20	1.04	1.12	1.09	1.14	1.19
British.....	2,734,181,393	29,978,368 77	1.10	1.06	1.06	1.07	1.08	1.08
Foreign.....	2,157,262,392	23,219,220 39	1.08	1.05	1.02	1.03	1.03	1.04
Totals.....	6,139,474,593	68,148,949 28	1.11	1.05	1.06	1.06	1.07	1.09

Separating the one-year and short term business from the longer term business, the respective rates are as follows:—

Companies	Rate of premiums charged per cent of risks taken					
	1921		1920		1919	
	One year or less	All others	One year or less	All others	One year or less	All others
Canadian.....	1.20	1.20	.98	1.22	1.06	1.26
British.....	1.08	1.14	1.03	1.17	1.03	1.18
Foreign.....	1.06	1.17	1.01	1.20	0.98	1.23
Totals.....	1.09	1.17	1.01	1.19	1.02	1.21

The decrease in the amounts taken in 1921 as compared with 1920 by Canadian companies is \$252,381,508. For British companies there is a decrease of \$257,572,308, and for foreign companies there is a decrease of \$141,242,201.

In 1920 the increase in amounts written by Canadian companies was \$329,678,154 and the increase for British companies reporting to the Department was \$559,112,226 and the increase for Foreign companies reporting to the Department was \$478,310,269.

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The details of the increase and decrease for the individual companies are as follows:—

CANADIAN COMPANIES

<i>Increase</i>		<i>Decrease</i>	
Beaver.....	\$ 514,045	Acadia.....	\$ 4,162,536
Canada National.....	2,616,458	Antigonish.....	286,100
Cumberland Farmers.....	4,900	British America.....	22,570,775
Dominion of Canada.....	581,335	British Colonial.....	8,392,157
Imperial Underwriters.....	103,855	British Northwestern.....	3,902,679
London Mutual.....	3,341,632	Canada Accident.....	6,257,567
Mutual.....	55,109	Canada Security.....	8,484,925
Pacific Marine.....	1,233,731	Canadian Fire.....	2,460,009
Reliance.....	997,287	Canadian Indemnity.....	1,303,622
Scottish Canadian.....	10,217,170	Canadian Lumbermen's.....	211,300
		Dominion.....	4,652,513
		Fire Insurance Co. of Canada.....	5,322,168
		General Accident of Canada.....	3,321,201
		Globe Indemnity.....	7,349,969
		Grain Insurance.....	41,460,174
		Guardian Insurance of Canada.....	1,387,115
		Halifax.....	5,185,493
		Kings Mutual.....	21,711
		Liverpool-Manitoba.....	5,681,640
		Mercantile.....	8,298,255
		Mount Royal.....	8,682,476
		North Empire.....	5,458,095
		North West.....	1,577,139
		Occidental.....	5,764,188
		Pacific Coast.....	10,323,741
		Pictou.....	50,025
		Quebec.....	72,605,279
		Western.....	27,698,235
Totals.....	<u>\$ 19,665,522</u>		<u>\$271,984,030</u>

Net increase, \$252,381,508.

BRITISH COMPANIES

<i>Increase</i>		<i>Decrease</i>	
Atlas.....	\$ 6,573,425	Alliance.....	\$ 11,008,606
Autocar.....	2,360,030	British Crown.....	5,688,000
British Oak.....	2,191,805	British General.....	47,460
Caxton.....	5,467,897	British Traders.....	2,682,552
Century.....	4,065,885	Caledonian.....	8,855,775
Essex and Suffolk.....	9,843,605	Car and General.....	12,847,735
Merchants Marine.....	18,760,361	China.....	139,685
Motor Union.....	13,091,232	Commercial Union.....	20,226,602
National Benefit.....	5,031,671	Eagle, Star and British Dominions.....	26,299,626
National Provincial Insurance.....	8,220,999	Employers' Liability.....	14,729,533
Patriotic.....	2,792,512	General Accident, Fire and Life.....	14,792,562
Provincial.....	1,771,917	Guardian.....	22,227,403
Royal Scottish.....	737,166	Law, Union and Crown.....	6,467,142
Scottish Metropolitan.....	2,637,890	Liverpool and London and Globe.....	34,845,218
Traders and General.....	14,726,788	London Guarantee and Accident.....	13,681,455
United British.....	6,350	London and Lancashire.....	7,974,403
Yangtze.....	8,570,134	London Assurance.....	10,869,092
		North British.....	15,738,090
		Northern.....	15,843,494
		Norwich Union.....	10,548,062
		Ocean Accident & Guarantee.....	10,600,812
		Palatine.....	11,343,540
		Phoenix of London.....	5,669,130
		Queensland.....	1,735,954
		Royal Exchange.....	24,704,676
		Royal Insurance.....	16,920,835
		Scottish Union and National.....	9,217,493
		Sun.....	8,493,525
		Union Assurance.....	11,400,215
		Union of Canton.....	5,133,427
		Yorkshire.....	3,684,533
Totals.....	<u>\$ 106,849,667</u>		<u>\$364,422,024</u>

Net increase, \$257,572,357.

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FOREIGN COMPANIES

<i>Increase</i>		<i>Decrease</i>	
Agriculture.....	\$ 5,039,080	Aetna.....	\$ 4,997,530
American Central.....	5,228,210	Alliance Insurance.....	3,697,776
American Equitable.....	1,150,573	American Alliance.....	8,040
American Insurance.....	887,833	American Lloyds.....	797,580
Caledonian-American.....	4,678,853	Boston.....	920,868
Columbia.....	8,257,079	California.....	4,903,915
Commercial Union.....	33,155	Citizens.....	214,384
Hardware Dealers.....	1,834,615	Connecticut.....	3,691,790
Hartford Fire.....	30,247,980	Continental.....	18,987,832
Individual Underwriters.....	16,085,290	Equitable Fire and Marine.....	3,422,689
Lumbermen's Underwriting.....	1,559,367	Fidelity-Phenix.....	13,967,559
Manufacturing Lumbermen's.....	1,174,188	Fire Association.....	874,679
Manufacturing Woodworkers'.....	1,245,342	Fireman's Fund.....	3,382,412
Millers National.....	239,635	Firemen's Insurance.....	5,149,657
Minnesota Implement.....	1,834,615	General of Paris.....	9,027,312
National Liberty.....	2,694,945	Girard.....	1,244,839
New York Reciprocal.....	24,673,462	Glens Falls.....	12,002,323
Northwestern Mutual.....	13,763,109	Globe and Rutgers.....	38,349,450
Pacific Fire.....	3,747,058	Great American.....	5,506,742
Retail Hardware.....	1,834,615	Home Insurance.....	11,132,361
Security.....	747,653	Insurance Co. of North America...	41,399,529
Springfield.....	1,210,258	Insurance Co. of State of Pennsyl-	
Sterling.....	6,261,689	vania.....	7,629,557
Tokio.....	8,636,131	Mechanics and Traders.....	589,701
United States Fire.....	308,444	Merchants' Fire.....	2,109,863
L'Urbaine.....	13,341,900	National Ben-Franklin.....	1,109,863
Vulcan.....	1,393,398	National Fire of Hartford.....	9,065,218
		National Union.....	5,981,644
		La Nationale.....	10,135,962
		Newark.....	1,257,999
		New Hampshire.....	1,934,308
		New Jersey.....	2,826,265
		Niagara.....	5,570,366
		Northwestern National.....	3,108,355
		Phenix of Paris.....	6,831,323
		Phoenix of Hartford.....	13,585,325
		Providence Washington.....	6,005,004
		Queen of America.....	2,948,455
		St. Paul Fire and Marine.....	15,672,351
		Stuyvesant.....	1,560,569
		L'Union.....	8,566,979
		Westchester.....	9,182,119
Total.....	<u>\$158,108,477</u>	Total.....	<u>\$299,350,677</u>
Net decrease—\$141,242,201.			

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Premiums and Losses Compared with Risks.

The average rate of premiums charged on each \$1,000 of risks taken in 1921 is 11.100 as against \$10.476, which was the corresponding rate in 1920. The individual rates for the different companies will be found in the table on page xvi, and will be seen to vary considerably, as might be expected, considering the varieties of the business done by the companies.

The losses, incurred (approximate) during the year, compared with the amount of risk current (taking for this the mean of the amounts in force at the beginning and end of the year), have been at the average rate of \$5.05 per \$1,000 current risk. The corresponding rates for 1882-3-4-5-6-7-8-9-10-11-12-13-14-15-16-17-18-19-20 are \$5.68, \$5.56, \$5.37, \$4.54, \$4.58, \$5.70, \$4.70, \$4.19, \$4.84, \$5.33, \$5.61, \$6.17, \$5.50, \$5.75, \$5.15, \$5.38, \$6.20, \$4.99, \$8.38, \$6.68, \$4.06, \$5.22, \$12.05, \$4.88, \$4.97, \$5.69, \$6.41, \$4.83, \$5.61, \$5.07, \$4.73, \$5.00, \$4.67, \$3.91, \$4.49, \$4.60, \$4.28, \$3.55 and \$4.32 respectively.

The losses are, however, as usual, distributed very unevenly among the different companies as appears from the following computed on the above basis, where for convenience of comparison, the corresponding rates for 1920 are also shown:—

CANADIAN COMPANIES

Company	Losses incurred per \$1,000 current risk	The same for 1920	Company	Losses incurred per \$1,000 current risk	The same for 1920
	\$ cts.	\$ cts.		\$ cts.	\$ cts.
Acadia Fire.....	5 07	3 84	Halifax.....	3 30	4 91
Antigonish Farmers.....	06	1 66	Hudson Bay.....	5 33	4 27
Beaver Fire.....	1 74	1 67	Imperial Underwriters.....	2 93	4 06
British America.....	3 13	2 68	Kings Mutual.....	2 37	0 10
British Colonial.....	5 49	4 75	Liverpool Manitoba.....	2 80	2 53
British Northwestern.....	3 60	4 18	London Mutual.....	5 53	2 89
Canada Accident.....	3 61	4 87	Mercantile Fire.....	2 90	3 44
Canada National.....	3 49	2 71	Mount Royal.....	4 27	3 63
Canada Security.....	6 33	7 89	Mutual.....	6 65	7 72
Canadian Fire.....	3 20	2 71	North Empire.....	8 00	8 63
Canadian Indemnity.....	9 57	4 47	Northwest.....	3 89	3 45
Cumberland Farmers.....	4 33	2 80	Occidental Fire.....	5 99	4 43
Dominion Fire.....	4 22	3 34	Pacific Coast Fire.....	4 26	3 46
Dominion of Canada G. & A..	1 29	1 79	Pacific Marine.....	18 98	1 22
Fire Insurance Co. of Canada..	4 34	4 87	Pictou County.....	38	2 02
General Acct. of Canada.....	5 50	4 46	Quebec Fire.....	1 49	2 24
Globe Indemnity.....	2 17	2 58	Reliance.....	2 04	.....
Grain.....	7 07	3 32	Scottish Canadian.....	11 45	.....
Guardian Ins. of Canada.....	7 84	1 09	Western.....	3 26	3 07

Average for Canadian companies, \$6.23.

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BRITISH COMPANIES

Company	Losses incurred per \$1,000 current risk	The same for 1920	Company	Losses incurred per \$1,000 current risk	The same for 1920
	\$ cts.	\$ cts.		\$ cts.	\$ cts.
Alliance.....	3 50	3 85	Merchants Marine.....	4 10	
Atlas.....	4 00	3 31	Motor Union.....	4 01	
Autocar.....	1 37		National Benefit.....	11 32	13 69
British Crown.....	6 59	6 75	National Provincial.....	4 81	0 03
British General.....	4 14	3 21	North British and Mercantile.....	4 00	3 88
British Oak.....			Northern Assurance Co.....	4 74	4 62
British Traders.....	6 31	6 09	Norwich Union Fire.....	4 02	3 61
Caledonian.....	3 37	2 94	Ocean Accident and Guarantee.....	5 47	4 01
Car and General.....	3 97	4 95	Palatine.....	4 02	4 92
Caxton.....			Patriotic.....	0 76	
Century.....	4 98	8 67	Phoenix of London.....	4 02	2 65
China.....	3 98	4 60	Provincial.....	4 84	4 37
Commercial Union.....	4 27	3 84	Queensland.....	5 52	5 57
Eagle, Star and British Com's	4 90	3 96	Royal Exchange.....	2 88	3 74
Employers' Liability.....	3 70	4 22	Royal Insurance Co.....	4 08	3 36
Essex and Suffolk.....	4 35	1 44	Royal Scottish.....	5 84	4 97
General Accident, Fire & Life.	4 44	5 03	Scottish Metropolitan.....	3 75	5 70
Guardian Assurance.....	4 65	4 02	Scottish Union and National.....	2 83	3 01
Law Union and Rock.....	3 22	3 04	Sun Insurance Office.....	4 18	3 77
Liverpool & London & Globe..	3 55	3 52	Traders and General.....	12 00	1 39
London Guarantee & Accident	8 58	7 41	Union Assurance Society.....	4 49	3 69
London and Lancashire Insur-			Union Insurance of Canton.....	7 30	5 40
ance.....	3 12	4 04	Yangtze.....	5 78	0 78
London Assurance.....	3 79	3 45	Yorkshire.....	6 18	5 73

Average for British Companies, \$4.38.

FOREIGN COMPANIES

Company	Losses incurred per \$1,000 current risk	The same for 1920	Company	Losses incurred per \$1,000 current risk	The same for 1920
	\$ cts.	\$ cts.		\$ cts.	\$ cts.
Ætna.....	3 80	4 19	Manufacturing Woodworkers..	28 25	9 60
Agricultural.....	6 52	2 30	Mechanics and Traders.....	17 03	4 90
Alliance Ins.....	4 59	5 11	Merchants' Fire.....	2 61	6 66
American Alliance.....	2 59	4 62	Millers National.....	7 20	6 80
American Central.....	4 99	5 32	Minnesota Implement.....	15 45	1 09
American Equitable.....	9 37	8 53	National-Ben Franklin.....	3 09	2 69
American Ins.....	5 03	3 57	National Fire of Hartford.....	8 82	6 18
American Lloyds.....	97	1 42	National Liberty.....	13 69	12 77
Boston.....	7 01	8 58	National Union Fire.....	7 45	5 77
Caledonian American.....	3 61	0 39	La Nationale.....	4 81	4 41
California.....	4 42	2 58	Newark.....	6 00	5 61
Citizens' of Missouri.....	5 03	3 89	New Hampshire.....	8 93	8 11
Columbia.....	9 93	1 24	New Jersey.....	2 91	2 70
Commercial Union of N.Y.....	2 62	1 91	New York Reciprocal Under-		
Connecticut.....	3 49	3 31	writers.....	27	
Continental.....	5 65	4 97	Niagara.....	5 15	4 83
Equitable Fire and Marine....	4 57	4 68	Northwestern Mutual.....	9 41	8 74
Fidelity-Phoenix.....	5 48	5 87	Northwestern National.....	2 66	3 04
Fire Association of Phila.....	6 45	4 50	Pacific Fire.....	3 86	
Fireman's Fund.....	4 86	6 68	Phoenix of Paris.....	5 27	4 70
Firemen's Ins.....	4 36	5 75	Phoenix of Hartford.....	4 10	2 80
General of Paris.....	5 42	4 84	Providence Washington.....	4 07	7 02
Girard.....	6 16	8 77	Queen of America.....	4 31	3 53
Glens Falls.....	6 83	5 16	Retail Hardware.....	15 33	1 09
Globe and Rutgers.....	5 77	5 21	St. Paul Fire and Marine.....	3 05	3 43
Great American.....	4 95	6 45	Security.....	08	
Hardware Dealers.....	15 45	1 09	Springfield Fire and Marine..	5 23	4 90
Hartford Fire.....	3 91	4 25	Stuyvesant.....	4 45	3 58
Home Insurance.....	7 11	6 25	Sterling.....	4 83	
Individual Underwriters.....	66		Tokio.....	3 22	2 51
Ins. Co. of N. America.....	3 97	3 94	L'Union, Paris, France.....	6 02	7 73
Ins. Co. of State of Pa.....	6 26	4 76	United States Fire.....	5 09	5 48
Lumbermen's Underwriting			L'Urbaine.....	4 58	
Alliance.....	17 52	17 77	Vulcan.....	8 48	11 60
Manufacturing Lumbermen's..	19 58	6 64	Westchester.....	6 70	4 82

Average for Foreign Companies, \$5.43.

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TABLE VI.—FIRE INSURANCE transacted in Canada in 1921.

Companies	Gross Amount of Risks taken during the Year	Premiums charged thereon.	Rate of premiums charged per cent of risks taken	The same for 1920	Net Premiums Written during the Year	Net Losses Incurred during the Year	Rate of losses incurred per cent of premiums written
<i>Canadian Companies.</i>	\$	\$ cts.			\$ cts.	\$ cts.	
Acadia Fire.....	35,301,814	496,300 05	1.41	1.35	229,319 34	142,184 72	62.00
Antigonish Farmers.....	111,750	1,321 50	1.18	0.84	1,321 50	43 07	3.25
Beaver Fire.....	9,632,113	127,043 49	1.32	1.36	35,867 60	9,215 82	25.69
British America.....	117,946,281	1,324,277 68	1.12	1.02	645,962 91	381,526 17	59.06
British Colonial.....	23,940,466	445,569 80	1.54	1.40	201,644 47	142,245 36	70.54
British Northwestern.....	30,335 789	329,327 53	1.09	0.92	177,768 49	76,210 81	42.87
Canada Accident and Fire.....	24,820,227	285,718 23	1.15	1.09	127,493 84	46,150 74	36.20
Canada National.....	28,980,702	397,660 11	1.37	1.28	219,101 11	94,941 45	43.33
Canada Security.....	17,813,049	255,947 08	1.44	0.89	98,841 79	58,212 33	58.89
Canadian Fire.....	52,014,027	741,026 45	1.42	1.39	376,894 40	148,171 32	39.31
Canadian Indemnity.....	12,441,648	194,916 52	1.57	1.45	119,294 17	58,489 47	49.03
Canadian Lumbermen's.....	1,607,054	39,235 46	2.44	2.37	727 22	None	.....
Canadian Surety.....	None	None	.....	.....	None	None	.....
Cumberland Farmers.....	195,550	3,926 50	2.01	2.00	1,894 35	2,268 50	119.80
Dominion Fire.....	60,206,715	760,431 80	1.26	1.25	439,824 10	289,076 63	65.72
Dominion of Canada Guarantee and Accident.....	13,133,798	133,274 80	1.01	1.08	77,045 14	23,108 63	29.99
Fire Insurance Co. of Canada.....	44,584,410	458,916 42	1.03	0.94	199,503 13	102,936 16	51.60
General Accident of Canada.....	10,253,004	110,881 10	1.08	0.97	48,616 31	21,626 94	44.46
Globe Indemnity.....	37,987,137	389,857 97	1.03	1.03	164,128 32	59,242 23	36.10
Grain Insurance.....	23,819,123	232,151 25	0.97	0.32	232,151 25	117,290 85	50.52
Guardian Insurance Co. of Canada.....	19,989,106	233,372 92	1.17	1.17	60,335 70	35,617 46	59.03
Halifax Fire.....	2,906,522	50,652 81	1.74	1.68	30,322 58	13,323 53	43.94
Hudson Bay.....	27,469,056	358,041 01	1.30	1.32	185,418 75	127,208 35	68.61
Imperial Guarantee and Accident.....	None	None	.....	.....	None	None	.....
Imperial Underwriters.....	38,930,558	388,916 17	1.00	0.88	153,738 53	62,281 39	40.51
Kings Mutual.....	1,772,114	22,909 26	1.29	2.60	22,115 92	12,260 80	55.44
Liverpool—Manitoba.....	44,226,593	533,016 66	1.21	1.15	270,240 16	107,053 17	39.61
London and Lancashire Guarantee and Accident.....	None	None	.....	.....	None	None	.....
London Mutual.....	109,823,224	1,121,458 18	1.02	0.97	352,337 19	413,579 89	117.33
Mercantile.....	34,087,370	335,866 88	0.99	0.97	282,844 23	120,724 94	42.68
Merchants Casualty.....	None	None	.....	.....	None	None	.....
Mount Royal.....	98,631,772	1,241,075 40	1.26	1.18	655,066 32	379,139 12	57.88
Mutual Fire.....	1,014,170	20,598 87	2.03	2.25	19,762 28	8,920 04	45.14
North American Accident.....	None	None	.....	.....	None	None	.....
North Empire.....	31,058,607	426,142 82	1.37	1.28	175,736 85	121,564 48	69.17
North West.....	23,656,087	284,329 01	1.20	1.19	159,591 45	79,709 72	49.95
Occidental.....	34,767,254	499,491 76	1.44	1.29	238,093 31	149,973 38	62.99
Pacific Coast.....	18,837,701	334,257 50	1.77	1.11	169,007 78	66,018 61	39.06
Pacific Marine.....	2,563,418	46,740 67	1.82	1.61	27,719 98	30,249 92	109.13
Pictou County Farmers.....	519,375	4,584 45	0.88	0.77	4,547 20	387 10	8.51
Quebec.....	40,567,724	425,468 17	1.05	0.39	355,872 09	121,762 97	34.22
Reliance.....	2,162,593	28,265 58	1.31	0.41	11,706 00	1,257 80	10.74
Scottish Canadian.....	10,217,170	162,996 56	1.60	.....	65,745 03	27,853 31	42.37
Western.....	154,705,937	1,705,381 70	1.10	1.09	737,191 27	448,377 53	60.82
Totals.....	1,248,030,808	14,951,350 12	1.20	1.04	7,374,792 06	4,100,205 01	55.60

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TABLE VI.—FIRE INSURANCE transacted in Canada in 1921—*Continued.*

Companies	Gross Amount of Risks taken during the Year	Premiums charged thereon	Rate of premiums charged per cent of risks taken.	The same for 1920	Net Premiums written during the Year	Net Losses incurred during the Year	Rate of losses incurred per cent of premiums written.
<i>British Companies.</i>	\$	\$ cts.			\$ cts.	\$ cts.	
Alliance.....	39,109,827	421,294 88	1.08	1.07	371,440 26	195,366 22	52.60
Atlas.....	81,033,933	943,679 86	1.16	1.21	733,557 20	367,530 57	50.10
Autocar.....	2,360,030	25,413 36	1.08	.....	21,947 71	1,356 05	6.18
British Crown.....	58,783,701	714,238 42	1.22	1.20	494,327 51	363,174 26	73.47
British General.....	21,384,626	181,901 19	0.85	0.84	114,080 73	48,266 77	42.31
British Oak.....	2,191,805	24,146 92	1.12	.....	21,513 11	8 59	.....
British Traders.....	25,809,997	321,978 39	1.25	1.23	252,073 45	158,145 46	62.74
Caledonian.....	58,953,556	659,615 76	1.12	1.06	464,464 44	248,722 25	53.55
Car and General.....	54,502,563	252,388 99	0.46	0.38	162,709 66	44,922 51	27.61
Caxton.....	5,467,897	62,102 23	1.14	.....	15,377 89	30,519 36	198.46
Century.....	40,558,840	427,321 19	1.05	1.16	284,781 66	141,355 13	49.64
China.....	899,812	13,571 78	1.51	1.71	7,986 27	2,720 83	34.07
Commercial Union.....	131,465,322	1,272,106 67	0.97	1.00	987,676 18	631,058 27	63.89
Eagle, Star and British Doms.....	64,045,950	591,637 58	0.92	0.71	408,691 20	250,895 66	61.39
Employers' Liability.....	89,036,613	924,330 13	1.04	0.99	729,123 87	369,381 95	50.66
Essex and Suffolk.....	19,932,474	214,270 68	1.07	1.14	80,986 27	28,483 64	35.17
General Accident Fire.....	47,487,712	492,240 35	1.04	1.06	393,792 51	261,397 10	66.38
Guardian Assurance.....	160,790,095	1,891,260 57	1.18	1.14	1,585,748 84	877,686 43	55.35
Law, Union and Rock.....	38,114,061	405,106 60	1.06	0.96	324,029 42	144,614 60	44.66
Liverpool, London and Globe.....	154,720,682	1,767,569 13	1.14	1.07	1,433,061 93	746,720 12	50.31
London Guarantee.....	71,224,219	899,825 55	1.26	1.22	620,063 39	610,331 79	98.43
London and Lancashire.....	127,906,094	1,282,753 41	1.00	1.02	1,063,548 04	459,238 61	43.18
London Assurance.....	60,240,674	656,959 80	1.09	1.03	559,681 89	293,324 11	52.41
Marine.....	None.	None.	.....	.....	None.	None.	.....
Merchants Marine.....	18,760,361	183,995 83	0.98	.....	149,511 15	29,069 28	19.44
Motor Union.....	13,091,232	122,189 56	0.93	.....	100,665 46	18,945 09	13.82
National Benefit.....	12,651,100	152,281 61	1.20	1.20	113,316 26	86,561 76	76.39
National Prov. Insurance.....	12,779,232	89,384 30	0.70	0.73	66,360 05	19,189 84	28.92
North British and Mercantile.....	126,057,090	1,393,465 60	1.11	1.08	1,118,723 24	625,497 49	55.91
Northern Assurance.....	108,322,596	1,281,302 92	1.18	1.14	1,066,706 68	636,137 25	59.64
Norwich Union Fire.....	106,143,811	1,341,358 98	1.26	1.15	1,097,236 85	543,158 76	49.50
Ocean, Accident and Guarantee.....	33,477,055	384,261 45	1.15	1.09	288,225 81	216,616 36	75.16
Palatine.....	44,925,331	514,097 86	1.14	1.06	407,725 59	205,363 16	50.37
Patriotic.....	2,792,512	14,070 96	0.50	.....	13,258 56	93 57	0.71
Phoenix of London.....	137,947,436	1,715,757 98	1.24	1.23	1,225,353 40	652,092 71	53.22
Provincial.....	20,359,452	214,134 37	1.05	0.96	183,829 05	90,060 04	49.29
Queensland.....	30,477,613	326,332 68	1.07	1.06	275,861 60	152,429 78	55.26
Railway Passengers.....	None	None	.....	.....	None	None	.....
Royal Exchange.....	83,356,091	846,305 57	1.02	0.90	634,612 15	265,728 71	42.35
Royal Insurance.....	219,915,642	2,381,598 31	1.08	1.11	1,895,573 08	1,175,869 95	62.03
Royal Scottish.....	23,349,904	259,589 39	1.11	0.99	201,235 49	106,805 42	53.07
Scottish Metropolitan.....	16,332,628	187,757 13	1.15	1.13	152,000 00	50,564 50	33.27
Scottish Union.....	48,609,955	488,844 96	1.01	0.98	414,758 31	186,930 36	45.07
Sun Insurance.....	91,727,380	1,066,103 56	1.16	1.06	871,445 87	428,233 47	49.14
Traders and General.....	21,659,844	262,844 60	1.21	1.21	183,110 80	126,734 72	69.21
Union Assurance.....	83,916,482	918,178 94	1.09	1.07	690,984 18	408,128 08	59.06
Union of Canton.....	61,853,192	695,159 21	1.12	1.07	537,631 84	421,178 75	78.34
Union Marine.....	None	None	.....	.....	None	None	.....
United British.....	6,350	42 97	0.68	.....	42 97	None	.....
Yangetze.....	9,574,736	59,115 24	0.60	1.69	45,737 74	26,222 65	57.33
Yorkshire.....	49,774,085	634,478 55	1.27	1.26	497,744 73	421,583 02	84.70
Total.....	2,734,181,393	29,978,368 97	1.09	1.06	23,412,314 29	13,171,415 00	56.26

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TABLE VI.—FIRE INSURANCE transacted in Canada in 1921—*Concluded.*

Companies	Gross Amount of Risks taken during the Year	Premiums charged thereon.	Rate of premiums charged per cent of risks taken.	The same for 1920.	Net Premiums Written during the Year	Net Losses Incurred during the Year	Rate of losses incurred per cent of premiums written.
<i>Foreign Companies.</i>	\$	\$ cts.			\$	\$ cts.	
Aetna.....	66,301,227	648,338 08	98	1-02	493,924 63	261,584 42	52-96
Agricultural.....	7,308,886	90,745 04	1-24	1-75	63,552 16	25,278 77	39-78
Alliance Insurance.....	31,342,965	261,939 01	84	84	161,588 02	110,362 77	68-30
American Alliance.....	1,702,747	25,816 87	1-52	1-86	5,503 69	1,109 92	20-02
American Central.....	37,339,519	313,954 05	84	98	227,566 20	127,963 28	56-23
American Equitable.....	12,396,149	143,669 83	1-16	91	111,018 21	80,609 25	72-61
American Insurance.....	8,459,674	98,546 69	1-16	1-25	64,558 34	32,459 51	50-28
American Lloyds.....	4,200,138	17,174 81	41	39	12,933 80	3,885 06	30-04
Boston.....	13,393,941	163,080 62	1-23	92	99,378 05	62,634 58	63-03
Caledonian-American.....	11,165,859	127,363 45	1-14	1-08	64,990 38	16,329 50	25-90
California.....	13,100,157	134,738 42	1-03	85	107,738 82	46,707 42	43-35
Citizens of Missouri.....	3,047,045	47,204 24	1-55	1-65	36,384 53	17,168 93	47-19
Columbia.....	18,461,130	223,370 70	1-21	1-08	127,469 03	92,646 33	72-68
Commercial Union of N.Y.....	1,092,946	17,060 10	1-56	1-64	7,353 97	2,492 00	33-89
Connecticut.....	26,569,801	296,392 62	1-12	1-12	188,809 13	85,818 45	45-45
Continental.....	69,317,638	679,815 77	98	99	496,664 79	353,676 01	71-21
Equitable Fire and Marine.....	23,351,864	244,507 71	1-05	1-01	49,386 73	30,245 14	61-24
Fidelity-Phoenix.....	61,363,817	612,487 14	1-00	1-04	466,780 15	300,271 71	64-33
Fire Association of Philadelphia.....	7,473,619	91,848 88	1-23	1-26	67,529 89	41,999 70	62-20
Fireman's Fund.....	25,958,046	271,311 37	1-05	1-07	219,511 33	142,971 76	65-13
Firemen's Insurance.....	9,320,868	120,896 57	1-27	1-14	97,131 10	68,448 24	70-47
General of Paris.....	21,866,662	209,523 92	96	87	140,727 36	96,668 55	68-69
Girard.....	3,453,566	33,482 15	97	1-04	22,071 13	21,638 03	98-04
Glens Falls.....	29,636,440	333,235 20	1-12	89	203,687 74	170,640 38	83-78
Globe and Rutgers.....	119,800,534	1,166,352 90	97	97	830,059 64	623,037 29	75-06
Great American.....	80,203,276	750,461 75	85	98	506,387 50	340,414 08	67-22
Hardware Dealers.....	1,926,416	52,234 66	2-71	3-44	42,779 98	12,926 04	30-22
Hartford Fire.....	211,939,594	2,144,504 79	1-01	96	1,539,646 24	738,826 41	47-99
Home Insurance.....	175,760,150	2,199,441 56	1-25	1-26	1,711,784 97	1,253,273 75	73-21
Individual Underwriters.....	16,085,290	65,994 17	41	41	65,994 17	11,570 74	17-53
Insurance Co. of North America.....	135,151,876	1,233,867 43	91	78	806,671 04	490,628 32	60-82
Insurance Co. of State of Pennsylvania.....	20,468,089	192,862 68	94	90	147,251 58	117,209 21	79-60
Lumbermen's Underwriting Alliance.....	19,845,690	349,300 45	1-76	1-68	271,299 96	233,844 20	86-19
Manufacturing Lumbermen's.....	14,595,662	271,268 16	1-86	2-02	210,603 21	206,097 22	97-86
Manufacturing Woodworkers.....	6,713,567	125,877 56	1-87	1-72	76,894 40	114,577 96	149-01
Mechanics and Traders.....	1,244,927	34,374 72	2-76	3-13	22,544 89	19,601 47	86-94
Merchants Fire.....	11,691,587	127,130 95	1-09	93	102,086 63	29,597 73	23-99
Millers National.....	3,978,060	53,416 07	1-34	1-35	37,567 36	24,516 22	65-26
Minnesota Implement.....	1,926,416	52,234 66	2-71	3-44	42,779 98	12,926 04	30-22
National-Ben Franklin.....	15,747,331	192,624 15	1-22	1-20	157,431 85	69,282 03	44-01
National Fire of Hartford.....	69,225,739	891,127 53	1-29	1-35	682,243 13	658,214 00	96-43
National Liberty.....	2,864,545	33,517 76	1-23	1-17	29,776 64	17,870 87	60-02
National Union.....	28,516,239	352,551 60	1-24	1-08	263,657 07	199,995 47	75-85
La Nationale.....	56,486,781	675,442 94	1-20	1-08	587,792 30	340,472 04	57-92
Newark.....	16,751,519	207,032 69	1-24	1-20	110,590 40	66,174 05	59-84
New Hampshire.....	10,417,935	117,230 24	1-13	80	71,482 44	60,899 12	85-19
New Jersey.....	7,990,731	90,875 96	1-14	1-21	64,497 18	23,458 22	36-37
New York Reciprocal Underwriters.....	24,673,462	90,444 57	37	37	69,063 29	5,854 84	8-48
Niagara.....	54,096,830	557,051 86	1-03	1-00	313,059 91	187,380 94	59-85
Northwestern Mutual.....	20,826,610	455,045 45	2-20	1-99	412,937 33	137,171 89	33-22
Northwestern National.....	25,722,395	318,300 65	1-24	1-21	281,325 80	99,278 84	35-29
Pacific.....	3,747,058	33,777 24	90	90	30,666 66	6,644 19	21-67
Phoenix of Paris.....	26,629,466	271,559 20	1-02	97	176,455 04	112,115 88	63-54
Phoenix of Hartford.....	65,877,527	740,560 10	1-12	1-04	424,632 93	245,342 96	57-78
Providence Washington.....	33,519,358	313,466 18	94	89	229,185 92	110,704 27	48-30
Queen of America.....	81,756,801	942,014 50	1-15	1-19	751,791 49	427,633 21	56-88
Retail Hardware.....	1,926,416	52,234 66	2-71	3-44	42,779 98	12,926 04	30-22
St. Paul Fire and Marine.....	52,803,341	538,929 98	1-02	90	380,580 36	147,297 10	38-68
Security.....	747,653	4,463 46	60	.....	3,616 41	19 46	5-4
Springfield Fire and Marine.....	77,155,594	662,743 54	86	92	381,388 53	289,089 66	75-80
Sterling.....	6,647,099	56,953 63	86	1-09	48,894 22	14,129 20	28-90
Stuyvesant.....	11,179,698	136,552 43	1-22	1-22	104,977 51	43,881 66	41-80
Tokio.....	11,519,598	111,295 57	97	75	88,066 64	18,850 87	21-41
L'Union de Paris.....	31,575,441	373,885 02	1-18	1-03	293,476 74	214,985 65	73-25
United States Fire.....	26,050,786	207,773 09	80	87	133,539 21	99,728 09	74-68
L'Urbaire.....	13,341,900	179,274 55	1-34	.....	76,092 57	23,525 00	30-92
Vulcan.....	16,542,467	191,932 46	1-16	96	114,127 76	73,752 15	64-62
Westchester.....	33,875,234	404,771 05	1-19	1-07	250,494 59	171,104 49	68-31
Total.....	2,157,262,392	23,232,067 14	1-08	1-04	16,525,457 58	10,300,938 58	62-33
Grand Totals.....	6,139,551,065	68,161,786 21	1-11	1-05	47,312,563 93	27,572,588 59	58-30

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British Fire Companies.

The total fire premiums written were \$23,412,314 being a decrease of \$1,920,337 as compared with the previous year; the amounts incurred for fire losses, were \$13,171,615, being \$2,167,537 greater than for 1920 while the general expenses incurred amounted to \$9,404,545, being \$382,264 greater than in 1920 thus showing a balance of \$833,354 favourable to the companies. In the previous year there was a favourable balance of \$5,308,392.

Losses incurred.....	\$ 13,171,415
General expenses incurred.....	9,404,545
Total.....	\$ 22,575,960
Premiums written.....	23,412,314
Balance in favour of the companies.....	\$ 836,354

The following details give the balances for the different companies:—

Balances in favour.—Alliance, \$35,936; Atlas, \$24,667; Autocar \$8,887; British General, \$18,949; British Oak, \$13,224; Car and General, \$50,766; Century, \$33,100; China, \$1,968; Employer's, \$38,143; Essex, \$15,698; Guardian, \$172,317; Law, Union and Rock, \$40,957; Liverpool and London, \$152,154; London and Lancashire, \$209,180; London Assurance, \$36,640; Merchants Marine, \$56,833; Motor Union, \$19,259; National Provincial, \$23,340; North British, \$70,269; Northern, \$32,138; Norwich Union, \$64,115; Palatine, \$34,868; Patriotic, \$4,315; Phoenix, \$107,061; Provincial, \$33,349; Queensland, \$21,891; Royal Exchange, \$118,676; Royal Scottish, \$1,634; Scottish Metropolitan, \$21,640; Scottish Union, \$63,229; Sun, \$106,682; Union Assurance, \$28,989; Total, \$1,660,874.

Adverse Balance.—British Crown, \$77,685; British Traders, \$1,180; Caledonian, \$44,643; Caxton, \$27,758; Commercial Union, \$32,975; Eagle Star, \$7,326; General Accident Fire, \$31,454; London Guarantee, \$238,763; National Benefit, \$21,010; Ocean Accident, \$62,590; Royal, \$44,088; Traders and General, \$12,824; Union of Canton, \$87,652; United British, \$1,638; Yangtze, \$183; Yorkshire, \$132,758; Total, \$823,520.

Net balance in favour.—\$837,354.

For every \$100 of premiums written there was distributed on the average \$56.26 in losses incurred and \$40.16 for general expenses incurred.

In 1920 the loss rate was \$43.44 and the general expenses \$35.60 for every \$100 of premiums.

For the fire business the rate of premium was \$11.102 per \$1,000 of risks taken as against \$10.555 in 1920.

Hence these companies have transacted a smaller volume of business than in 1920 at a higher rate of premium, a higher rate of expense and at a higher rate of fire losses.

The results of the total business of these companies from 1875 to 1921, inclusive, are as follows:—

*Losses (1875–1921)	\$208,553,110
*General expenses.....	112,559,688
*Total payments.....	\$321,112,798
*Premiums.....	363,331,140
Excess of receipts over expenditure.....	\$ 42,218,342

It will be seen, from an examination of the table below, that an adverse balance was in existence from the year 1877 till the end of the year 1886, due to the exceptional circumstances of the conflagration at St. John in the first mentioned year, when the losses paid by British companies amounted to almost five millions of dollars; that such adverse balance was reversed at the end of the year 1887, when a favourable balance of \$341,938 was shown, and that this favourable balance increased thereafter from year to year (with the exception of the year 1893) up to the close of 1899, when it amounted to \$5,029,980. In 1900 the loss by the British companies on account of the Ottawa and Hull conflagration amounted to over two and a half million dollars. To this is due the large deficit of that year, \$1,365,476, wiping out the savings of the preceding four years, and reducing the favourable balance at the end of 1900 to \$3,664,504 which sum had been still further reduced to \$3,512,636 at the end of 1901. The favourable experience for the years 1902 and 1903 increased this balance to \$7,123,044 at the end of 1903, but it was again reduced by the unfavourable experience of 1904 to \$3,969,472. During the past seventeen years the favourable balance has been largely increased and now amounts to \$42,218,342.

*The figures for the years 1875–1920 were on a cash basis while for 1921 they are on a revenue basis.

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Year.	Balance.	Year.	Total Balance.
	\$	\$	\$
1875.....	+ 51,765		
1876.....	+ 89,015	1875 to 1876	+ 140,789
1877.....	+ 4,210,951	1875 to 1877	+ 4,070,171
1878.....	+ 676,548	1875 to 1878	+ 3,393,713
1879.....	+ 210,430	1875 to 1879	+ 3,183,283
1880.....	+ 727,389	1875 to 1880	+ 2,455,894
1881.....	+ 161,162	1875 to 1881	+ 2,294,732
1882.....	+ 481,511	1875 to 1882	+ 1,813,221
1883.....	+ 439,797	1875 to 1883	+ 1,373,424
1884.....	+ 443,919	1875 to 1884	+ 929,505
1885.....	+ 674,984	1875 to 1885	+ 254,521
1886.....	+ 237,216	1875 to 1886	+ 17,305
1887.....	+ 359,243	1875 to 1887	+ 341,938
1888.....	+ 752,956	1875 to 1888	+ 1,094,894
1889.....	+ 918,128	1875 to 1889	+ 2,013,022
1890.....	+ 712,981	1875 to 1890	+ 2,726,003
1891.....	+ 470,014	1875 to 1891	+ 3,196,017
1892.....	+ 452,941	1875 to 1892	+ 3,648,958
1893.....	+ 205,430	1875 to 1893	+ 3,443,528
1894.....	+ 172,105	1875 to 1894	+ 3,615,633
1895.....	+ 39,223	1875 to 1895	+ 3,654,856
1896.....	+ 709,118	1875 to 1896	+ 4,363,974
1897.....	+ 356,290	1875 to 1897	+ 4,720,264
1898.....	+ 140,610	1875 to 1898	+ 4,860,874
1899.....	+ 169,106	1875 to 1899	+ 5,029,980
1900.....	+ 1,365,476	1875 to 1900	+ 3,664,504
1901.....	+ 151,868	1875 to 1901	+ 3,512,636
1902.....	+ 2,247,890	1875 to 1902	+ 5,760,526
1903.....	+ 1,362,518	1875 to 1903	+ 7,123,044
1904.....	+ 3,153,572	1875 to 1904	+ 3,969,472
1905.....	+ 2,546,435	1875 to 1905	+ 6,515,907
1906.....	+ 2,297,761	1875 to 1906	+ 8,813,668
1907.....	+ 1,539,204	1875 to 1907	+10,352,872
1908.....	+ 1,274,213	1875 to 1908	+11,627,090
1909.....	+ 1,899,516	1875 to 1909	+13,526,606
1910.....	+ 1,659,285	1875 to 1910	+15,185,891
1911.....	+ 1,662,507	1875 to 1911	+16,848,398
1912.....	+ 2,008,149	1875 to 1912	+18,856,547
1913.....	+ 2,052,171	1875 to 1913	+20,908,718
1914.....	+ 1,558,094	1875 to 1914	+22,466,812
1915.....	+ 2,216,783	1875 to 1915	+24,683,595
1916.....	+ 1,555,702	1875 to 1916	+26,239,297
1917.....	+ 2,535,312	1875 to 1917	+28,774,609
1918.....	+ 2,429,909	1875 to 1918	+31,204,518
1919.....	+ 4,868,178	1875 to 1919	+36,072,696
1920.....	+ 5,308,292	1875 to 1920	+41,380,988
*1921.....	+ 837,354	1875 to 1921	+42,218,342

+Favourable. -Adverse.

Foreign Fire Companies.

The total fire premiums written were \$16,525,458, being a decrease of \$566,371 as compared with the previous year; the fire losses incurred were \$10,300,939 being greater by \$2,549,037 than that of 1920, and the general expenses, \$6,351,600 being \$363,837 greater than for 1920 thus showing a balance of \$127,081 unfavourable to the companies. In the previous year there was a favourable balance of \$3,352,164.

These companies have, therefore, transacted a smaller volume of business at a higher rate of expense and a higher loss rate than in 1920.

*Figures from 1875 to 1920 on a cash basis, for 1921 on a revenue basis.

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Losses incurred.....	\$ 10,300,939
General expenses incurred.....	\$ 6,351,600
Total.....	\$ 16,652,539
Premiums written.....	\$ 16,525,458
Balance against companies.....	\$ 127,081

Balances in favour:—Ætna, \$67,632; Agricultural, \$14,626; American Alliance, \$2,498; American Central, \$18,925; American Insurance, \$4,353; American Lloyds, \$3,512; Caledonian-American, \$21,287; California, \$17,492; Citizens, \$7,108; Commercial Union of N.Y. \$2,139; Connecticut, \$18,231; Equitable, \$3,276; Fire Association, \$1,261; Hardware Dealers, \$7,679; Hartford, \$244,179; Individual Underwriters, \$53,335; Insurance Company of N.A. \$26,280; Merchants, \$31,388; Minnesota, \$7,925; National-Ben Franklin, \$27,902; La Nationale, \$104,446; Newark, \$6,609; New Jersey, \$13,235; New York Reciprocal Underwriters, \$61,921; Northwestern Mutual, \$92,535; Northwestern National, \$71,103; Pacific, \$13,708; Providence, Washington, \$32,514; Queen, \$23,399; Retail Hardware, \$7,678; St. Paul, \$82,111; Security, \$1,862; Sterling, \$15,247; Stuyvesant, \$27,996; Tokio, \$11,589; Urbaine, \$17,043; Total, \$1,164,024.

Adverse Balance:—Alliance Insurance, \$5,365; American Equitable, \$13,825; Boston, \$4,016; Columbia \$22,345; Continental, \$68,363; Fidelity-Phenix, \$28,128; Fireman's Fund, \$3,230; Firemen's \$15,792; General, \$18,248; Girard, \$12,284; Glens Falls, \$41,107; Globe and Rutgers, \$101,803; Great American, \$31,414; Home, \$238,128; Insurance Company, of State of P.A., \$31,787; Lumbermen's Underwriting Alliance, \$58,069; Manufacturing Lumbermen's, \$63,341; Manufacturing Woodworkers, \$58,312; Mechanics and Traders, \$4,516; Millers National, \$1,743; National Fire, \$213,881; National Liberty, \$10,161; National Union, \$39,908; New Hampshire, \$21,030; Niagara, \$24,364; Phenix, \$8,627; Phoenix of Hartford, \$2,126; Springfield, \$62,827; L'Union, \$40,577; United States, \$16,110; Vulcan, \$3,332; Westchester, \$27,025; Total:—\$1,291,105.

Net balance against:—\$127,081

For every \$100 of premiums written there was distributed on the average \$62.33 for losses incurred and \$38.44 for general expenses incurred.

In 1920 the loss rate was \$45.09 and the general expenses \$35.41 for every \$100 of premiums received.

For the fire business the rate of premiums was \$10.719 per \$1,000 of risks taken as against \$10.369 in 1920.

Hence these companies have transacted a smaller volume of business than in 1920 at a higher rate of premium, a higher rate of fire losses and at a higher rate of expense.

The results of the total business of these companies from 1875 to 1921 inclusive, are as follows:—

†Losses (1875-1921).....	\$ 84,490,421
General expenses.....	49,268,660
Total.....	\$133,759,081
Premiums.....	155,476,079
Excess.....	\$ 21,716,998

†Figures for 1875-1920 are on a cash basis, for 1921 on a revenue basis.

The table given below shows the result of the business of each year from 1875 to 1921 inclusive, and the total results from year to year during same period.

Year.	Balance for year.	Year inclusive.	Year.	Balance for year.	Year inclusive.
	\$	\$		\$	\$
1875.....	+	58,841	1898.....	+	91,807
1876.....	+	97,919	1875 to 1876	+	100,740
1877.....	+	396,468	1875 to 1877	+	385,296
1878.....	+	47,399	1875 to 1878	+	80,198
1879.....	+	32,894	1875 to 1879	+	586,257
1880.....	+	56,316	1875 to 1880	+	447,673
1881.....	+	53,747	1875 to 1881	+	785,843
1882.....	+	62,244	1875 to 1882	+	993,349
1883.....	+	102,135	1875 to 1883	+	944,152
1884.....	+	91,136	1875 to 1884	+	701,798
1885.....	+	100,784	1875 to 1885	+	531,618
1886.....	+	91,096	1875 to 1886	+	888,028
1887.....	+	49	1875 to 1887	+	718,706
1888.....	+	102,288	1875 to 1888	+	1,118,451
1889.....	+	97,488	1875 to 1889	+	1,278,646
1890.....	+	54,404	1875 to 1890	+	1,228,776
1891.....	+	72,378	1875 to 1891	+	1,641,792
1892.....	+	16,457	1875 to 1892	+	1,080,831
1893.....	+	42,205	1875 to 1893	+	1,077,629
1894.....	+	7,392	1875 to 1894	+	1,133,414
1895.....	+	53,047	1875 to 1895	+	1,051,229
1896.....	+	96,621	1875 to 1896	+	3,199,439
1897.....	+	51,695	1875 to 1897	+	3,352,164
			1920.....	+	127,081
			*1921.....	-	

+ Favourable. - Adverse.

Canadian Companies.

In considering the Canadian companies, their whole fire insurance business, in Canada and elsewhere, as well as their marine business and business in other branches, must be taken into account, inasmuch as a separation of expenses between these branches has not been made.

The following table gives the distribution of fire business between Canada and elsewhere for the eleven companies which transacted business outside of Canada during the year, and shows that the loss rate for the home business was, on the whole, more favourable to the companies than for the foreign business.

Companies.	In Canada.				In Other Countries.			
	Amount of risks taken during the year.	Premiums written.	Losses Incurred.	Rate of Losses Incurred per cent of pre- miums written.	Amount of risks taken during the years.	Premiums written.	Losses Incurred.	Rate of Losses Incurred per cent of pre- miums written.
	\$	\$	\$	%	\$	\$	\$	%
Acadia.....	35,301,314	229,320	142,185	62.00	580,860	2,896	10	35
Beaver.....	9,622,113	35,868	9,216	26.03	40,700	471	None	
British America.....	117,946,281	645,963	381,526	59.06	434,271,698	1,764,000	1,139,279	64.58
British Northwestern.....	39,335,789	177,768	75,211	42.87	5,314,619	24,939	14,628	58.70
Canada National.....	28,980,702	219,101	94,941	43.33		11,066	842	7.65
Canadian Fire.....	52,614,627	376,894	148,171	39.31	1,583,605	10,679	3,925	36.75
Canadian Indemnity.....	12,441,648	119,294	58,486	49.03	230,890	2,369	510	21.53
Guardian Insurance.....	19,989,760	60,536	35,617	59.03		266,081	151,939	56.91
Mount Royal.....	98,631,772	655,066	379,139	57.88	214,750	11,211	8,282	73.87
North Empire.....	31,658,607	175,757	121,594	68.17	5,000		None	
Northwest.....	23,656,087	159,592	79,710	49.95	567,791	4,076	760	18.87
Pacific Coast.....	18,837,701	168,008	96,019	56.96	18,739,304	61,705	59,633	96.64
Western.....	154,705,667	737,191	448,378	60.82	673,866,913	2,082,482	1,327,201	63.73
Totals.....	633,591,084	3,761,138	2,041,166	54.27	1,135,415,896	4,242,778	2,507,019	63.80

* Figures for 1875-1920 are on a cash basis, for 1921 on a revenue basis.

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The subjoined table gives the rate per cent of losses paid, as compared with premiums received, upon business done in Canada and other countries by Canadian companies during the years 1878 to 1921 inclusive, a perusal of which will show that, taken over the whole period the Canadian business shows a more favourable loss rate than the business transacted in other countries.

Year.	In Canada.			In other countries.		
	Premiums received.	Losses paid.	Rate of losses paid per cent of premiums received.	Premiums received.	Losses paid.	Rate of losses paid per cent of premiums received.
	\$	\$		\$	\$	
1878.....	591,495	241,545	40.94	1,251,923	737,430	58.9
1879.....	552,090	287,729	52.12	1,309,902	923,242	70.48
1880.....	459,653	219,954	47.85	1,377,310	885,293	64.28
1881.....	428,795	304,488	71.01	1,439,085	1,085,846	75.45
1882.....	543,126	334,000	61.50	1,413,989	1,137,399	80.44
1883.....	606,557	436,800	72.01	1,483,941	1,136,380	76.58
1884.....	550,188	376,969	68.52	1,401,051	1,122,882	80.15
1885.....	983,555	518,633	52.73	1,485,078	1,051,090	79.78
1886.....	996,562	655,534	65.78	1,499,840	1,049,575	69.98
1887.....	1,002,817	661,682	65.98	1,496,712	1,037,123	69.29
1888.....	1,002,109	655,191	65.38	1,453,410	1,008,509	69.39
1889.....	1,014,314	586,164	57.79	1,527,909	1,012,624	66.28
1890.....	1,018,226	604,846	59.40	1,584,879	910,511	57.45
1891.....	1,102,237	780,862	70.84	1,662,538	1,165,583	70.11
1892.....	629,708	485,446	77.09	1,907,652	1,191,545	62.46
1893.....	621,135	427,349	68.80	2,356,413	1,560,592	66.23
1894.....	626,768	423,777	67.61	2,303,219	1,442,596	62.63
1895.....	785,416	499,472	63.59	2,566,980	1,462,849	56.99
1896.....	782,956	460,236	58.78	2,497,459	1,446,314	58.14
1897.....	725,775	529,597	72.97	2,399,542	1,263,368	52.65
1898.....	783,326	392,821	50.15	2,260,724	1,464,544	64.78
1899.....	836,601	462,726	55.31	2,264,877	1,568,496	69.25
1900.....	689,956	658,405	95.43	2,804,896	1,969,862	70.23
1901.....	1,133,478	702,125	61.94	3,321,478	2,142,811	64.51
1902.....	1,291,216	519,990	40.27	3,464,786	2,119,685	61.18
1903.....	1,700,838	884,899	52.03	3,876,273	2,089,753	53.91
1904.....	2,184,021	1,994,982	91.34	4,400,112	3,204,318	72.82
1905.....	2,611,899	1,277,772	48.92	3,911,739	2,307,655	58.99
1906.....	2,657,701	1,414,455	53.22	4,452,074	4,163,837	93.53
1907.....	2,857,021	1,467,983	51.38	4,105,581	3,124,813	76.11
1908.....	3,219,443	2,323,829	72.18	2,964,411	2,185,538	73.73
1909.....	2,765,637	1,596,907	57.74	3,397,859	1,763,232	51.89
1910.....	3,037,675	1,754,359	57.75	3,141,709	1,714,812	54.58
1911.....	3,204,241	1,755,348	54.78	3,343,157	2,149,515	64.30
1912.....	3,133,661	1,662,120	53.04	3,467,975	2,039,201	58.80
1913.....	3,285,887	1,978,284	60.21	2,856,233	1,829,175	64.04
1914.....	2,989,211	1,797,561	60.13	3,129,204	2,112,379	67.51
1915.....	2,938,210	1,668,798	56.80	3,011,851	1,750,132	58.11
1916.....	3,038,964	1,475,316	48.55	2,799,871	1,632,886	58.32
1917.....	2,516,953	1,292,164	51.34	3,706,222	1,722,205	46.57
1918.....	2,969,892	1,416,558	47.69	4,702,958	2,434,150	51.76
1919.....	3,328,680	1,463,404	43.96	4,595,216	2,294,842	49.94
1920.....	4,053,539	1,673,602	41.29	5,220,092	2,505,714	48.00
*1921.....	3,761,138	2,011,166	54.27	4,242,778	2,707,019	63.80
Totals.....	76,012,670	43,165,848	56.79	119,850,908	75,627,349	63.10

*For the year 1921 the figures show premiums written and losses incurred.

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The assets of the forty-four Canadian companies transacting fire business amounted at the end of the year to \$36,875,727.65. They have subscribed capital not paid up, amounting to \$9,570,664. The liabilities of the same companies amounted to \$19,054,351.11, made up as follows:

Unsettled losses.....	\$ 4,439,370 66
Unearned premiums.....	10,796,290 83
Sundry.....	3,818,689 62
	<hr/>
	\$ 19,054,351 11

The unearned premiums are here taken at 80 per cent of the *pro rata* portions of the gross—premiums for the time unexpired in the cases of fire and inland marine insurance, and 80 per cent of the whole premiums in the case of a current ocean risk. The surplus of assets over liabilities available for the protection of policyholders, independent of the subscribed capital not paid, amounts to \$17,752,521.

The capital stock of these companies paid in cash amounts to \$14,096,696.

The following table gives the conditions at the end of 1921 of all the Canadian stock companies in reference to the surplus on account of policyholders.

CANADIAN FIRE INSURANCE COMPANIES, DECEMBER 31, 1921.

Company.	Subscribed Capital.	Amount paid upon Capital stock.	Excess of Assets over Liabilities excluding Capital stock.	Subscribed. Capital unpaid
	\$	\$	\$	\$
Acadia.....	400,000	400,000	651,507	None.
Beaver Fire.....	300,500	237,395	322,555	62,605
British America.....	1,400,000	1,399,380	228,880	620
British Colonial.....	1,048,900	309,145	113,430	739,755
British Northwestern.....	594,400	248,699	360,270	345,701
Canada Accident and Fire.....	500,000	43,320	336,965	456,680
Canada National.....	2,050,400	1,872,846	1,980,813	187,554
Canada Security.....	500,000	205,000	133,737	295,000
Canadian Fire.....	1,000,000	1,000,000	1,369,802	None.
Canadian Indemnity.....	300,000	300,000	410,736	None.
Canadian Surety.....	250,000	250,000	292,876	None.
Dominion Fire.....	250,000	250,000	43,648	None.
Dorn. of Canada G'tee and Acct.....	250,000	248,000	529,511	2,000
Fire Insurance Co. of Canada.....	500,000	200,000	246,856	300,000
General Accident of Canada.....	400,000	100,000	379,670	300,000
Globe Indemnity.....	500,000	200,000	362,474	300,000
Grain Insurance.....	330,300	181,665	308,489	148,635
Guardian Ins. Co. of Canada.....	1,000,000	375,000	445,461	625,000
Halifax Fire.....	240,000	240,000	438,453	None.
Hudson Bay.....	785,160	229,150	261,921	556,010
Imperial G'tee and Acct.....	1,000,000	200,000	240,924	800,000
Imperial Underwriters.....	457,400	175,000	310,521	282,400
Liverpool Manitoba.....	500,000	175,000	839,677	325,000
London and Lancashire G'tee and Acct.....	500,000	400,000	612,332	100,000
London Mutual.....	110,000	19,250	42,954	90,750
Mercantile.....	250,000	50,000	402,975	200,000
Merchants Casualty.....	500,000	101,577	118,832	398,823
Mount Royal.....	250,000	250,000	834,697	None.
Mutual Fire.....	155,700	55,364	59,923	100,336
North American Accident.....	306,400	91,133	215,526	215,267
North Empire.....	687,900	206,370	175,249	481,530
North West.....	250,000	100,000	292,769	150,000
Occidental.....	500,000	200,000	487,912	300,000
Pacific Coast.....	619,800	552,281	805,140	67,519
Pacific Marine.....	505,500	264,060	96,151	241,440
Quebec.....	225,000	125,000	542,847	100,000
Reliance.....	1,000,000	200,000	322,215	800,000
Scottish Canadian.....	750,000	150,000	97,372	600,000
Western.....	2,500,000	2,492,061	2,036,451	7,939
	<hr/>	<hr/>	<hr/>	<hr/>
	23,667,360	14,096,696	17,752,521	9,570,664

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The following table shows the total gain or loss in the surplus to policyholders during the year in respect of each company, and shows also the various sources of this gain or loss. All contributions by shareholders, whether for capital or premium on capital, appear as gains in surplus, while forfeited stock and reduction of capital are disregarded.

In the first column there is tabulated the "Underwriting Profit." This is the excess of premiums earned over losses incurred and expenses incurred. The premiums *earned* are arrived at by the adding to net cash received for premiums the outstanding premiums at the end of the year and deducting the outstandings at the beginning of the year. From the net premiums *written* thus obtained there is deducted the increase in the *unearned* premiums. Where the losses and expenses incurred are in excess of the earned premiums there is an underwriting loss, which is tabulated in the sixth column.

In the second column there is tabulated the interest and rent earned. This is obtained in a manner similar to that of the premiums *written*, by adding to the cash received for interest and rents the outstandings at the end of the year, and deducting the outstandings at the beginning of the year.

In the third column the payments by shareholders are shown, and in the fourth column the gains from other sources. This latter column will include gain in market values of investments, decrease in unsecured unlicensed reinsurance reserve, etc.

The fifth column gives the total of the first four columns. In the sixth column is given the underwriting loss, and in the seventh the losses, through other sources, such as bad or doubtful investments and other assets, loss in market value of investments, increase in unsecured unlicensed reinsurance reserve, etc. The eighth column shows the dividends declared during the year. The ninth column gives the totals of the sixth, seventh, and eighth. The last column being the difference between the fifth and the ninth, gives the total net gain or loss in surplus, the minus sign denoting a loss.

The total net loss in surplus is \$1,524,714.61. As, however, there was received from shareholders during the year \$59,733.21 as additional capital, and \$116,486.72 as premium on capital, a total of \$176,219.93, it is seen that there has been a decrease in surplus of \$1,700,934.54 from the sources other than the shareholders. In 1920 the increase in policyholders' surplus was \$1,149,831.94.

Twenty-three companies show an underwriting profit, and the remaining twenty-one an underwriting loss, the net loss amounting to \$1,625,697.22. In 1920 the net underwriting loss was \$84,138.16. The dividends declared were \$764,332.70, which is less than the \$1,496,098.04 interest and rent earned upon the investments. The gains from miscellaneous sources were \$820,164.39 consisting chiefly of increase in the market value of investments. The losses from miscellaneous sources were \$1,627,167.05, due largely to the disallowance of bad assets, depreciation in the values of securities and the creation of investment reserve funds. -

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37 Occidental.....	39,651 19	1,129 50	40,780 69	47,160 13	(c) 14,225 21	61,385 34	— 20,604 65 37
38 Pacific Coast.....	28,565 78	14,674 98	47,353 31	18,242 61	(p) 11,719 45	29,962 06	— 17,391 25 38
39 Pacific Marine.....				21,995 67		21,995 67	— 21,395 67 39
40 Picton County.....	2,854 16	1,204 28	5,132 55		1,083 18	1,083 18	4,049 37 40
41 Quebec.....	64,029 58	3,824 64	104,636 80		91,498 84	91,498 84	13,137 96 41
42 Reliance.....	15,699 61	5,200 00	20,899 61	6,373 55	448 91	6,822 46	14,077 15 42
43 Scottish Canadian.....	7,475 29	7,601 99	15,077 28	25,805 37	(q) 38,229 85	64,035 22	— 48,957 94 43
44 Western.....	216,271 79	226,704 42	442,976 21	504,080 24	181,839 31	800,979 55	— 358,003 34 44
Totals.....	459,778 65	830,164 39	2,952,261 31	2,085,476 17	1,627,167 05	704,332 70	— 1,524,714 61

(a) Including \$150,000 increase in unlicensed reinsurance, unsecured. (b) Premium on capital stock. (c) Including \$11,718.78 decrease in unlicensed reinsurance unsecured.

(d) Including \$32,621.48 decrease in unlicensed reinsurance unsecured. (e) Including \$70,000 premium on capital stock.

(f) Including \$31,009.39 increase in unlicensed reinsurance unsecured. (g) Including \$5,653.75 gain *re* unlicensed reinsurance.

(h) Including \$60,000 increase in unlicensed reinsurance, unsecured. (i) Including \$9,246.43 decrease in unlicensed reinsurance, unsecured.

(j) Including \$7,209.69 increase in unlicensed reinsurance, unsecured. (k) Including \$82,456.54 increase in unlicensed reinsurance, unsecured.

(l) Including \$52,856.90 increase in unlicensed reinsurance, unsecured. (m) Including \$5,564.62 increase in unlicensed reinsurance, unsecured.

(n) Including \$2,750.92 decrease in unlicensed reinsurance, unsecured. (o) Including \$36,824.57 increase in unlicensed reinsurance, unsecured.

(p) Including \$873.68 increase in unlicensed reinsurance, unsecured. (q) Including \$36,824.57 increase in unlicensed reinsurance, unsecured.

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Including the whole business of the mixed companies, outside as well as within the Dominion it appears that the Canadian companies have received during the year 1921 a total income of \$21,051,177 which is made up as follows:—

—	The same in 1921	The same in 1920	The same in 1919	The same in 1918	The same in 1917
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Interest and dividends.....	1,558,982 58	1,424,108 65	1,240,565 71	962,862 78	780,713 08
Premiums.....	19,302,370 83	21,662,201 92	18,329,956 28	17,586,476 38	15,397,572 3
Sundry.....	189,823 91	190,538 07	65,673 63	28,397 91	28,584 59
Totals.....	21,051,177 32	23,276,848 64	19,636,195 62	18,577,737 07	16,206,869 98

In the same way the expenditure during 1921 has been \$22,302,611.58 distributed among:—

—	The same in 1921	The same in 1920	The same in 1919	The same in 1918	The same in 1917
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Losses incurred.....	11,996,818 54	12,106,437 00	9,720,759 32	9,641,191 89	8,301,164 82
General expenses.....	9,463,710 34	8,511,753 89	7,380,837 35	5,940,225 54	4,985,344 75
Dividends to stockholders....	842,082 70	1,087,081 60	869,195 10	490,481 68	1,216,795 12
Totals.....	22,302,611 58	21,705,242 49	17,970,791 77	16,071,899 11	14,503,304 69

Thus it appears that for every \$100 of income there has been distributed \$105.95, namely: for losses, \$56.99, for general expenses, \$44.96, and for dividends to stockholders, \$4.00. Hence, also, for every \$100 of premiums written there has been distributed \$115.54, namely: \$62.15 for losses, \$49.03 for general expenses, and \$4.36 for dividends to stockholders.

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The total income received by the Canadian companies during the forty-seven years from 1875 to 1921 inclusive, is \$341,197,281.09. The respective amounts for the several years and the distribution thereof under proper headings are shown in the subjoined table:—

CANADIAN COMPANIES—INCOME FOR THE YEARS 1875 TO 1921.

Year	Premiums	Interest and dividends	Sundry	Total
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1875.....	3,273,692 53	190,590 19	3,356 10	3,467,998 82
1876.....	4,125,722 37	244,001 25	7,186 08	4,376,909 70
1877.....	3,512,673 47	218,770 38	6,236 04	3,737,679 89
1878.....	2,826,356 58	217,133 43	15,750 26	3,059,240 27
1879.....	2,863,826 01	185,247 30	10,196 03	3,059,269 34
1880.....	3,208,038 89	179,533 29	19,916 66	3,407,488 84
1881.....	3,131,925 97	169,392 14	30,702 06	3,332,020 17
1882.....	3,007,132 65	153,878 46	27,386 28	3,188,397 39
1883.....	3,005,945 52	132,126 05	30,438 85	3,168,510 42
1884.....	2,990,995 28	117,679 52	16,286 55	3,124,961 35
1885.....	3,089,381 09	107,151 57	16,044 77	3,212,577 43
1886.....	3,090,851 40	113,394 35	25,828 55	3,230,074 30
1887.....	3,346,968 91	114,522 46	18,398 62	3,479,889 99
1888.....	3,348,045 64	119,815 97	16,567 79	3,484,429 40
1889.....	3,539,640 73	119,929 14	12,420 02	3,671,989 89
1890.....	3,603,151 65	135,874 52	14,287 16	3,753,313 33
1891.....	3,586,851 72	134,421 14	12,208 29	3,733,481 15
1892.....	3,579,893 51	117,770 41	83,291 41	3,780,955 33
1893.....	4,143,323 99	139,080 23	*205,621 62	4,488,025 84
1894.....	4,142,923 05	140,213 35	6,025 87	4,289,162 27
1895.....	4,408,191 57	139,458 16	6,773 90	4,554,423 63
1896.....	4,168,663 92	132,581 62	6,289 09	4,307,534 63
1897.....	4,007,110 65	128,385 56	6,386 91	4,141,883 12
1898.....	4,157,139 74	134,006 75	5,897 89	4,297,044 38
1899.....	4,430,792 71	128,389 00	5,379 62	4,564,561 33
1900.....	5,345,803 78	135,529 30	32,559 76	5,513,892 84
1901.....	6,286,941 01	164,488 52	17,709 71	6,469,140 24
1902.....	6,775,963 74	155,039 80	7,543 74	6,938,567 28
1903.....	7,428,254 20	182,595 86	10,095 40	7,620,945 46
1904.....	8,342,437 94	193,742 25	12,306 10	8,548,486 29
1905.....	8,125,337 03	216,367 41	12,250 08	8,353,954 52
1906.....	8,663,876 20	244,284 68	†470,731 12	9,378,892 00
1907.....	8,592,041 45	269,918 89	59,425 71	8,921,386 05
1908.....	7,506,568 66	301,209 15	77,726 33	7,885,504 14
1909.....	7,751,727 44	323,309 70	60,092 07	8,135,129 21
1910.....	8,538,778 04	369,724 69	77,066 17	8,985,568 90
1911.....	9,084,302 71	438,216 68	381,486 17	9,904,005 56
1912.....	9,644,234 81	568,328 81	185,991 35	10,398,554 97
1913.....	9,167,899 59	653,599 51	176,558 37	9,998,057 47
1914.....	9,122,882 20	640,459 29	15,256 69	9,778,598 18
1915.....	10,008,556 78	672,405 80	59,795 55	10,740,758 13
1916.....	11,146,958 31	739,598 70	78,632 00	11,965,189 01
1917.....	15,397,572 31	780,713 08	28,584 59	16,206,869 98
1918.....	17,586,476 38	962,862 78	28,397 91	18,577,737 07
1919.....	18,329,956 28	1,240,565 71	65,673 63	19,636,195 62
1920.....	21,662,201 92	1,424,108 65	190,538 07	23,276,848 64
**1921.....	19,302,370 83	1,558,982 58	189,823 91	21,051,177 32
Totals.....	322,400,382 16	15,949,778 08	2,847,120 85	341,197,281 09

*Of this amount \$197,500 was premium upon the new stock issued by the British America and the Western.

†Of this amount \$387,500 was premium upon the new stock issued by the British America and the Western.

**Figures for 1921 are on a revenue basis.

The expenditure of the same companies during the same period of forty-seven years amounted in the aggregate to the sum of \$333,718,533.56 thus showing an excess of income over expenditure to the amount of \$7,478,747.53. The amount expended in the respective years, and their distribution under proper headings, are given in the following table:—

EXPENDITURE FOR THE YEARS 1875 TO 1921.

Year	Losses paid	General Expenses	Dividends to Shareholders	Total Expenditure	^e Excess of income over Expenditure — d The Reverse.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1875.....	1,694,885 99	985,926 28	159,608 88	2,840,421 15	e 627,577 67
1876.....	2,746,563 00	1,342,268 96	213,655 04	4,302,487 00	e 74,422 70
1877.....	3,555,283 21	1,234,552 83	123,928 21	4,915,764 25	d 1,178,084 36
1878.....	1,891,130 71	1,026,354 51	146,163 83	3,063,649 05	d 4,408 78
1879.....	1,966,854 83	938,436 79	159,253 74	3,064,545 36	d 5,276 02
1880.....	2,236,943 54	889,409 73	164,650 50	3,291,003 77	e 116,485 07
1881.....	2,898,045 45	901,679 10	145,137 85	3,944,862 40	d 612,842 23
1882.....	2,294,212 90	917,526 03	110,813 47	3,322,552 40	d 134,155 01
1883.....	2,291,429 02	925,970 41	110,480 00	3,327,879 43	d 159,369 01
1884.....	2,165,708 63	871,037 06	102,675 50	3,139,421 19	d 14,459 84
1885.....	1,985,256 67	917,879 59	99,896 73	3,003,032 99	e 209,544 44
1886.....	2,128,942 82	926,299 50	114,809 02	3,170,051 34	e 60,022 96
1887.....	2,397,382 03	1,031,696 74	123,422 74	3,552,501 51	d 72,611 52
1888.....	2,355,960 53	1,009,167 74	122,198 27	3,487,326 54	d 2,897 14
1889.....	2,417,046 62	1,064,557 52	126,759 42	3,608,363 56	e 63,626 33
1890.....	2,254,866 61	1,114,472 16	135,689 92	3,505,028 69	e 248,284 64
1891.....	2,588,894 16	1,198,806 97	145,256 90	3,932,958 03	d 199,476 88
1892.....	2,454,821 80	1,440,994 51	128,372 23	4,024,188 54	d 243,233 21
1893.....	2,911,005 90	1,402,862 69	112,163 43	4,426,032 02	e 61,993 82
1894.....	2,749,953 12	1,389,355 44	157,025 56	4,296,334 12	d 7,171 85
1895.....	2,986,323 54	1,451,684 01	162,167 30	4,600,174 85	d 45,751 22
1896.....	2,777,327 97	1,417,637 39	162,610 10	4,357,575 46	d 50,040 83
1897.....	2,529,432 31	1,402,470 67	162,438 28	4,094,341 26	e 47,541 86
1898.....	2,700,774 91	1,394,742 19	164,092 45	4,259,609 55	e 37,434 83
1899.....	3,063,716 43	1,524,637 05	166,853 81	4,755,207 29	d 190,645 96
1900.....	3,828,359 85	1,921,904 32	159,674 98	5,909,939 15	d 396,046 31
1901.....	4,065,778 01	2,032,419 20	205,964 19	6,304,161 40	e 164,978 84
1902.....	3,987,114 25	2,276,809 16	214,175 08	6,478,098 49	e 460,468 79
1903.....	4,315,004 63	2,512,276 00	207,331 00	7,034,611 63	e 586,333 83
1904.....	6,706,551 96	2,809,501 20	151,604 22	9,667,657 38	d 1,119,171 09
1905.....	4,734,320 62	2,799,520 15	286,186 43	7,820,027 20	e 533,927 32
1906.....	6,693,036 95	2,981,601 05	279,202 53	9,953,840 53	d 574,948 53
1907.....	5,786,024 20	3,152,540 95	94,649 99	9,033,215 14	d 111,829 09
1908.....	5,471,015 65	2,785,940 01	119,337 41	8,376,293 07	d 490,788 93
1909.....	4,412,441 61	2,941,149 99	339,000 65	7,692,692 25	e 442,436 96
1910.....	4,974,826 76	3,231,393 38	362,959 04	8,569,179 18	e 416,389 72
1911.....	5,298,977 25	3,566,678 53	424,421 57	9,290,077 35	e 613,928 21
1912.....	5,552,013 37	3,907,664 69	447,536 79	9,907,214 85	e 491,340 12
1913.....	5,786,981 58	3,676,506 81	481,899 58	9,945,387 97	e 52,669 50
1914.....	5,729,042 86	3,639,927 00	329,588 53	9,698,558 39	e 80,039 79
1915.....	5,947,653 58	3,701,268 00	510,429 13	10,159,350 71	e 581,407 42
1916.....	6,560,437 95	4,040,279 91	438,319 62	11,039,037 48	e 926,151 53
1917.....	8,301,164 82	4,985,344 75	1,216,795 12	14,503,304 69	e 1,703,565 29
1918.....	9,641,191 89	5,940,225 54	490,481 68	16,071,899 11	e 2,505,837 96
1919.....	9,720,759 32	7,380,837 35	869,195 10	17,970,791 77	e 1,665,403 85
1920.....	12,106,437 00	8,511,753 89	1,087,081 60	21,705,272 49	e 1,571,576 15
†1921.....	11,996,818 54	9,463,710 34	842,082 70	22,302,611 58	d 1,251,434 26
Total.....	203,658,815 35	116,979,678 09	13,050,040,12	333,718,533,56	e 7,478,747 53

†Figures for 1921 are on a revenue basis.

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Canadian Fire Companies in Foreign Fields.

The undermentioned Canadian fire insurance companies carried on business outside Canada in the several countries, states, etc., set opposite their respective names, viz:—

Acadia Fire Insurance Company.....	Newfoundland.
Beaver Fire Insurance Company.....	China.
British America Assurance company.....	United States, Mexico, Porto Rico, Honolulu, Continent of Europe, Batavia, Japan, (Macassar East Indies), Philippines, Java, Egypt, India, Burnak, Ceylon, China, Hong Kong, Antigua, and Bermuda.
British Colonial Fire Insurance Company.....	France.
British North Western.....	United States.
Canada National Insurance Company.....	United States.
Canadian Fire Insurance Company.....	Newfoundland.
Canadian Indemnity.....	Newfoundland.
Dominion of Canada Guarantee and Accident Insurance Company.....	Newfoundland.
General Accident of Canada.....	Newfoundland and United States.
Guardian Ins. Co. of Canada.....	Great Britain.
Merchants Casualty Company.....	Newfoundland.
Mount Royal Assurance Company.....	United States.
North American Accident Ins. Co.....	Newfoundland.
North Empire Fire Insurance Company.....	Newfoundland.
North West Fire Insurance Company.....	Newfoundland and India.
Pacific Coast Fire Insurance Company.....	Great Britain.
Western Assurance Company.....	British West Indies and the United States, except New Mexico and Vermont. The Company has also a branch office in London England, through which business is trans- acted in Great Britain and the British possessions in the far east and in Africa, as well as at some points on the Continents of Europe and Australia.

Provincial Licensees.

In order that the figures of the entire fire insurance business in Canada might be brought together in this report the Department has continued the practice of obtaining from the companies operating under Provincial licenses the essential items of their financial statements. These figures will be found on page xciii and the entire business may be summarized as follows:—

Companies	Fire Insurance (Including business of Provincial Licensees)			
	Amount written	Amount in force	Premiums written	Losses incurred
	\$	\$	\$	\$
Dominion.....	6,139,474,593	6,029,513,832	47,312,564	27,573,608
Provincial.....	464,602,673	1,269,764,435	5,545,549	3,544,820
Totals.....	6,604,077,266	7,299,278,267	52,858,113	31,118,428

CASUALTY INSURANCE.

Insurance business other than fire or life was carried on in Canada during the past year by 127 companies: 34 Canadian, 30 British and 63 Foreign companies. Eighty four of these companies likewise transacted fire insurance.

In addition to these 127 companies, there were seven fraternal orders or societies which carried on sickness insurance and also life insurance.—

CANADIAN COMPANIES.

Of these thirty-four Canadian companies which carried on business other than fire or life, eight transacted miscellaneous classes of business only. Of these, two transacted sickness insurance; two accident insurance; two combined accident and sickness; four plate glass insurance; two guarantee insurance; four automobile insurance; one steam boiler insurance; one burglary insurance; one live stock insurance; and one title insurance.

At the end of the year the assets of these companies amounted to \$5,196,360.76.

Their total liabilities amounted to \$1,767,721.31, made up as follows:—

Unsettled losses.....	\$	202,044	30
Reserve of unearned premiums.....		599,059	46
Sundry.....		966,617	55
	\$	1,767,721	31

The excess of assets over liabilities was \$3,428,639.45. The capital stock paid up in cash was \$1,333,264.56. There was thus a surplus over all liabilities and capital stock of \$2,095,474.89, being a decrease in surplus over the preceding year 1920 of \$2,099,430.11.

The following table shows the total gain or loss in policyholders' surplus during the year in respect to each company, and likewise shows the various sources of this gain or loss.

In the first column there is tabulated the "Underwriting Profit." This is the excess of premiums earned over loss incurred and expenses incurred. The premiums earned are arrived at by deducting from the net premiums *written* the increase in the *unearned* premiums. Where the losses and expenses incurred are in excess of the earned premiums there will be an underwriting loss, which is tabulated in the sixth column.

In the second column is tabulated the interest and rent earned. This is formed in a similar manner to that of the premiums *written*, by adding to the interest and rents, earned the outstandings at the end of the year, and deducting the outstandings at the beginning of the year.

In the third column is tabulated the amount received from shareholders during the year.

In the fourth column the gains from other sources are tabulated. This will include gain in market value of investments, etc.

The fifth column gives the totals of the first four columns. —

In the sixth is given the underwriting loss, and in the seventh the losses through other sources, such as losses on investments, loss in market value of investments, etc. In the eighth column are tabulated the dividends declared during the year. The ninth column gives the totals of the sixth, seventh and eighth. The last column, being the difference between the fifth and the ninth, gives the total net gain or loss in policyholders' surplus, the minus sign denoting a loss.

The total net gain in surplus was \$95,727.37. Five companies made a gain and three companies showed a loss.

The dividends declared amounted to \$100,794.55 which is less than the interest and rent earned upon investments. The total net underwriting loss was \$12,542.72 as against a loss of \$15,534.60 in 1920.

STATEMENT OF GAINS AND LOSSES TO SURPLUS TO POLICYHOLDERS DURING 1921.

Company	Under-writing profit.		Interest and rent earned.		Received from Shareholders.		Gains from other sources.		Total gains.		Under-writing loss.		Loss from other sources.		Dividends declared.		Total losses.		Balance net gain.		
	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	
1 Boiler Inspection.....	13,339	45	24,671	71	(a)	100	00	5,699	02	43,710	18			3,000	56		3,000	56	40,709	62	
2 Casualty Company of Canada			3,127	82				1,434	30	4,712	12			1,573	26		3,244	31	1,467	81	
3 Chartered Trust and Executor			35,563	55	4,518	58		74,286	75	114,368	88			81,176	79		114,959	34	590	46	
4 Dominion Gresham.....			22,235	70						29,235	70			6,616	35		34,078	33	11,842	63	
5 General Animals.....			3,721	71						3,951	71			2,699	31		2,723	82	1,297	88	
6 Guarantee Co. of N. America.....			128,952	99				53,153	12	182,106	11			48,134	93		131,575	06	50,551	05	
7 Merchants' and Employers'.....			7,316	09				2,816	09	40,132	09			16,981	81		22,701	68	12,571	59	
8 Protective Association.....	25,425	35	4,950	66				1,205	44	50,681	45			3,885	76		3,885	76	26,795	69	
Totals.....	38,764	80	229,649	2	4,618	58		138,874	6	411,898	24	51,307	52	161,068	80	100,794	55	316,170	87	95,727	37

(a) Including \$33.34 premium on capital stock.

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ACCIDENT INSURANCE, 1921.

Accident insurance may be subdivided into two classes, viz.: *Liability Insurance* and *Ordinary Accident*, which includes personal accident and accidental damage to personal property.

A number of companies have also issued a combined accident and sickness policy for which the premiums and claims are not separately shown.

The business of accident insurance was transacted by thirty-five companies, viz.: eleven Canadian, thirteen British, and eleven Foreign.

LIABILITY.

Of the thirty accident companies, thirty-two transacted liability insurance, viz.: eleven Canadian, fourteen British, and six Foreign companies.

The total premiums written for this class of risks were \$3,065,454, and the losses incurred amounted to \$1,328,762, with unsettled claims outstanding to the amount of \$916,147. The total premiums for the nineteen years for which separate figures are available are \$36,695,306 and the total claims, \$18,570,331.

An abstract will be found at page ccvii.

ACCIDENT.

The total premiums for this class of business were \$2,427,147. The claims incurred amounted to the sum of \$1,093,436, and there were outstanding at the close of the year unsettled claims amounting to \$257,391. The total premiums for the forty-two years for which separate figures are available are \$39,282,693, and the total claims, \$16,378,134.

An abstract will be found at page ccii.

COMBINED ACCIDENT AND SICKNESS.

The premiums written amounted to \$1,205,465 and the claims incurred to \$590,506. There were outstanding at the close of the year unsettled claims amounting to \$102,173. The total premiums for the eight years for which separate figures are available are \$6,314,956, and total claims, \$2,745,510.

An abstract will be found at page ccii.

AUTOMOBILE INSURANCE, 1921.

The business of automobile insurance has this year, as last year, been divided into two classes that including fire risk designated and that excluding fire risk designated. The former class is termed Automobile (A) and includes policies insuring against fire only and against fire in combination with burglary and transportation, but the fire portion of this class is a very large proportion of the total and should be taken account of in estimating the total fire loss experienced in Canada.

The business of automobile insurance (A) was transacted by seventy-six companies, of which twenty-one were Canadian, twenty-five British and thirty foreign companies. The premiums written amounted to \$2,488,990, and the claims incurred to \$1,955,943, with \$431,334 of claims outstanding. The total premiums for the seven years for which separate figures are available are \$8,489,297 and the total claims, \$4,806,220.

An abstract will be found at page cciii.

The business of automobile insurance which is termed Automobile (B) was transacted by eighty-three companies, viz.: twenty-three Canadian, twenty-six British and thirty-four foreign companies. The premiums written amounted to \$3,623,940, and the claims \$1,622,435; with \$582,764 of claims outstanding. The total premiums for the seven years for which separate figures are available are \$8,398,436, and the total claims \$4,010,214. For the preceding six years, for which the figures do not distinguish between policies including and excluding fire risk, the total premiums are \$1,935,384, and the total claims, \$853,383.

An abstract will be found at page ccii.

An important change made at the 1917 Session of Parliament in section 13 of the Act will now permit of the combination of contracts of automobile, fire and inland transportation insurance in one policy, so that now automobiles can be fully covered against all ordinary hazards by a single policy.

An abstract will be found at page cciv.

BURGLARY INSURANCE, 1921.

This branch of insurance is carried on by twenty-three companies, nine Canadian, six British, and eight foreign companies. The total premiums written amounted to \$681,389, and the losses incurred to \$347,461 with unsettled claims outstanding at the end of the year amounting to \$94,334. The total premiums for the period of twenty-nine years are \$2,822,952, and the total claims, \$1,045,958.

An abstract will be found at page ccv.

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CROP INSURANCE, 1921.

This branch of insurance was carried on by one foreign Company. The premiums written amounted to \$12,268; the losses incurred, \$40,091 and \$1,674 unsettled claims.

An abstract will be found at page cv.

EXPLOSION INSURANCE, 1921.

Explosion insurance was transacted by seventeen companies, two Canadian, two British and thirteen foreign companies. The premiums written during the year amounted to \$90,407; \$5,574 losses incurred to and with no unsettled claims. The total premiums for the seven years during which this business has been carried on in Canada are \$1,092,652 and the total claims \$12,189.

An abstract will be found at page cv.

The definition of explosion insurance was widened by the Insurance Act, 1917, to include what is known as war risk and bombardment insurance. Section 2 (y) now provides that the term includes insurance against damage "caused by bombardment, invasion, insurrection, riot, civil war or commotion or military or usurped power." A reference to page cix will show that a large number of licenses for this class of business have been issued since the first of the present year.

FORGERY INSURANCE, 1921.

Forgery Insurance was transacted by five Companies, of which two are Canadian and three foreign.

The total premiums written amounted to \$45,880 and the losses incurred to \$2,508.

An abstract will be found at page cv.

GUARANTEE INSURANCE, 1921.

Guarantee business was transacted by twenty-seven companies, of which twelve are Canadian, seven British, and eight foreign companies.

The total premiums written were \$1,328,610 and the amount incurred for claims was \$861,495 with unsettled claims amounting to \$743,668 outstanding at the end of the year. The total premiums for the period of thirty-nine years are \$12,713,199 and the total claims, \$3,494,186.

An abstract will be found at page cvi.

The Canadian Surety Company, the Guarantee Company of North America and the London and Lancashire Guarantee and Accident Co. of Canada transacted business outside of the Dominion which is not included in the above.

HAIL INSURANCE, 1921.

This class of business is of comparatively recent development. During 1921, thirty-eight companies—nine Canadian, eleven British and eighteen foreign companies—premiums written amounting to \$4,356,575 and losses incurred amounting to \$4,717,432. Claims outstanding at the end of the year amounted to \$2,242. The total premiums for the twelve years during which the business has been carried on in Canada are \$21,586,871 and the total losses, \$13,550,287.

An abstract of hail insurance will be found on page cvii.

Under the provisions of the Insurance Act, 1916, Canadian companies transacting hail insurance are required to set aside each year as a special hail surplus fund at least fifty per cent of the hail profits for the year, until the said fund reaches fifty per cent of the net hail premiums. British and foreign companies are required to maintain deposits exceeding those required in respect of other classes of business by at least fifty per cent of the net hail premiums received during the preceding year.

In view of the large liability likely to be incurred during the first year of operation and to guard against this class of business being undertaken by weak companies, the Treasury Board has increased the initial deposit to \$50,000.

INLAND TRANSPORTATION INSURANCE, 1921.

This class of business was transacted by twenty-one companies: two Canadian, seven British and twelve foreign companies. Premiums written amounted to \$323,517, and claims incurred to \$104,688. Claims outstanding amounted to \$28,179. The total premiums for the period of twenty-five years are \$2,817,111 and total claims \$1,189,881.

An abstract will be found on page cviii.

LIVE STOCK INSURANCE, 1921.

Live stock insurance was carried on by one Canadian, one British company and one Foreign Company. The premiums written during the year amounted to \$104,505, the losses incurred \$112,871 with unsettled claims at the end of the year amounting to \$55,182. The total premiums for the period of fourteen years are \$1,278,874 and the total losses \$741,038.

An abstract will be found at page cviii.

PLATE GLASS INSURANCE, 1921.

The business of plate glass insurance was transacted by twenty-eight companies, viz.: thirteen Canadian, eight British and seven Foreign companies.

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The companies having adopted the system of insurance by replacement, instead of paying the value of the glass broken, and their contracts not stating any amounts as insured thereby, their returns do not show the amount of insurance effected during the year, nor the amount in force at the end thereof. The premiums written during the year in Canada for plate glass insurance were \$737,750, and the total losses incurred were \$214,290, and there were outstanding at the end of the year unsettled claims amounting to \$34,363. The total premiums for the period of thirty-six years are \$5,857,589 and the total claims, \$2,642,239.

An abstract will be found at page ceviii.

RAIN INSURANCE, 1921.

Two foreign companies transacted rain insurance during 1921. The premiums written amounted to \$20,718; the losses incurred to \$6,689 with no outstanding losses. An abstract will be found at page ceviii.

ROBBERY INSURANCE, 1921.

Two Canadian and one British transacted robbery insurance during 1921. The premiums written amounted to \$12,925 and there were no losses incurred or outstanding. An abstract will be found at page ceviii.

SICKNESS INSURANCE, 1921.

The business of sickness insurance was carried on by thirty-three companies, viz.: eleven Canadian, fourteen British, and eight foreign companies.

Premiums written amounted to \$1,671,154, and claims incurred to \$1,003,704. Amount of outstanding claims at the end of the year was \$205,102.

The total premiums received for the period of twenty-six years are \$18,851,866 and the total claims, \$13,457,442.

An abstract will be found at page ceviii.

SPRINKLER INSURANCE, 1921.

Sprinkler leakage insurance was carried on by ten companies—two British and eight Foreign companies. The premiums written during the year amounted to \$76,665, and the losses incurred to \$48,727 with \$2,996 losses outstanding at the end of the year. The total premiums for the period of twelve years are \$630,187 and the total claims \$327,282.

An abstract will be found at page ceix.

STEAM BOILER INSURANCE, 1921.

This class of business was carried on by eight companies—two Canadian, one British and five Foreign companies. The total premiums written amounted to \$341,651, and the claims incurred to \$36,672 with \$24,922 unsettled claims outstanding at the end of the year. The total premiums for the period of thirty-three years are \$3,300,660, and the total claims, \$828,110.

An abstract will be found at page ceix.

TITLE INSURANCE, 1921.

The Chartered Trust and Executor Company is licensed by this Department to transact the business of "Title insurance" as defined in the Company's Act of incorporation. The total premiums for the period of twelve years are \$11,252, and the total claims, nil.

No premiums were received during the year, and no losses were incurred.

TORNADO INSURANCE, 1921.

Tornado insurance was carried on by twenty companies—one British and nineteen Foreign companies, the total premiums written being \$94,805, and the losses incurred, \$56,717 with \$18,884 unsettled losses at the end of the year. The total premiums for the period of fourteen years are \$556,793 and total claims, \$527,449.

An abstract of tornado insurance will be found at page ceix.

PROVINCIAL LICENSEES.

In order that the figures of the entire Casualty insurance business in Canada might be brought together in this report, the Department has continued the practice of obtaining from the companies operating under Provincial licenses the essential items of their financial statements.

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These figures will be found on page cxxiii and may be summarized as follows:—

CASUALTY INSURANCE.

(Including Business of Provincial Licensees.)

Companies.	Premiums written.	Losses Incurred
	\$	\$
Dominion.....	22,709,816	14,154,747
Provincial.....	3,846,150	2,388,548
Totals.....	25,555,966	16,543,295

CLASSIFICATION OF LICENSED COMPANIES AND OF THEIR DEPOSITS.

At the present date (June 30, 1922), there are two hundred and seventy companies under the supervision of this Department. The nature of the business transacted by them is as follows:—

Number of companies transacting	life insurance.....	57
“ “	life insurance, assessment plan.....	21
“ “	fire insurance.....	163
“ “	accident insurance.....	35
“ “	combined accident and sickness.....	9
“ “	explosion insurance.....	17
“ “	forgery.....	5
“ “	guarantee insurance.....	27
“ “	plate glass insurance.....	28
“ “	burglary insurance.....	23
“ “	inland transportation insurance.....	21
“ “	sickness insurance.....	33
“ “	title insurance.....	1
“ “	tornado insurance.....	17
“ “	live stock.....	3
“ “	hail insurance.....	38
“ “	automobile (A) insurance.....	76
“ “	automobile (B) insurance.....	83
“ “	sprinkler.....	10
“ “	steam boiler, fly wheel, lightning, etc..	8
“ “	robbery.....	3
“ “	rain.....	2

The deposits for the protection of policyholders, held by the Honourable the Receiver-General, in trust for these companies, at July, 1922, amounted to \$203,228,539.71 in securities as follows:—

Canadian government securities.....	\$90,504,484	34
Canadian provincial securities.....	17,949,459	08
British government securities.....	26,958,708	13
British colonial securities.....	1,671,952	77
United States bonds.....	3,273,500	00
New York State bonds.....	25,000	00
Massachusetts bonds.....	275,000	00
Rhode Island bonds.....	100,000	00
Japanese government bonds.....	35,971	33
Belgian government bonds.....	164,320	20
Montreal harbour bonds.....	35,000	00
Canadian municipal securities.....	49,556,663	28
Loan companies' debentures.....	1,197,933	31
Canadian railway securities, guaranteed.....	9,038,258	63
French rentes.....	2,432,288	64
Temporary cash deposit.....	10,000	00
Total.....	\$203,228,539	71

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There was also deposited with Canadian trustees, in conformity with the Act, \$29,520,558.37, making a total of \$232,749,098.08 for the protection of policyholders, being an increase since last report of \$24,769,405.99.

The distribution of the total sum of \$232,749,098.08 held, as above mentioned for the protection of policyholders among the different classes, is as follows:—

Life.....	\$ 162,414,269 30
Fire.....	13,618,731 19
Fire and miscellaneous.....	51,176,622 87
Accident, guarantee, plate glass, etc.....	5,539,474 72
Total.....	<u>\$ 232,749,098 08</u>

The total amount of premiums received in Canada for all forms of insurance excluding life insurance was \$70,022,379, of which \$15,109,655 was received by Canadian companies, and \$54,911,824 by British and Foreign companies. The following summary shows the distribution of the premiums to the various classes.

PREMIUMS, 1921 (EXCLUDING LIFE).

Fire.....	\$ 47,312,564
Automobile (A).....	2,488,990
Automobile (B).....	3,623,940
Personal Accident.....	2,427,147
Combined Sickness and Accident.....	1,205,465
Guarantee.....	1,328,610
Plate Glass.....	737,850
Steam Boiler.....	341,651
Burglary.....	681,389
Sickness (so far as separate return made).....	1,671,154
Inland Transportation.....	323,517
Liability.....	3,065,454
Sprinkler Leakage.....	76,665
Live Stock.....	104,505
Hail.....	4,356,575
Explosion.....	90,407
Tornado.....	94,805
Forgery.....	45,880
Crop.....	12,268
Rain.....	20,718
Robbery.....	12,925
Total.....	<u>\$ 70,022,379</u>

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Or, dividing them according to the nationalities of the companies:—

	Canadian Companies.	British Companies.	Foreign Companies.	Totals.
	\$	\$	\$	\$
Fire.....	7,374,791	23,412,312	16,525,461	47,312,564
Accident.....	957,977	787,944	681,226	2,427,147
Combined Accident and Sickness.....	854,019	22,139	329,307	1,205,465
Automobile (A).....	779,305	956,559	753,126	2,488,990
Automobile (B).....	1,505,028	1,552,623	566,289	3,623,940
Burglary.....	171,468	99,038	410,883	681,389
Crop.....	None	None	12,268	12,268
Explosion.....	2,169	4,024	84,214	90,407
Forgery.....	309	None	45,571	45,880
Guarantee.....	529,587	292,107	506,916	1,328,610
Hail.....	755,367	1,338,066	2,263,142	4,356,575
Inland Transportation.....	37,344	137,054	149,119	323,517
Liability.....	900,030	1,523,674	636,750	3,065,454
Live Stock.....	48,168	28,442	27,895	104,505
Plate Glass.....	325,898	278,200	133,652	737,750
Rain.....	None	None	20,718	20,718
Robbery.....	3,520	9,395	None	12,925
Sickness.....	691,959	559,828	419,367	1,671,154
Sprinkler.....	None	3,109	73,556	76,665
Steam Boiler.....	172,706	3,693	165,252	341,651
Tornado.....	None	1,921	92,884	94,805
Totals.....	15,109,655	31,015,128	23,897,596	70,022,379

LEGAL DECISIONS

2. FIRE INSURANCE

(p) *Interest—Contractor—Contract mostly completed—C. C., art. 1681, 2474, 2571, 2582.*

1. A person has an insurable interest in the object insured whenever he may suffer direct and immediate loss by the destruction or injury of it. Therefore, where a proprietor agrees with the builder of a house for his account to maintain fire insurance for the amount paid by him to the contractor, he has sufficient interest to have the house insured under the terms of his contract.

2. According to article 2571 C.C., the nature of the interest of the insurer must be specified, but the insurance company cannot complain of this want of description if it knew the nature of this interest, and the knowledge thereof of its agent or its own knowledge.

3. Where a proprietor gets a policy to cover the amount of money he has paid to the builder of his property insured, and that the contractor takes another policy to secure the balance unpaid of his contract price, there is no double insurance as both policies do not cover the same interest.

October 25, 1920.—Court of King's Bench, Que.—*Alliance Assurance Co. Ltd., v. McLean*—27 Rev. Leg., 8.

(q) *Intérêt assurable—Avis de sinistre—Autre assurance—Aggravation du risque—C. civ. art. 2085, 2098, 2487, 2574, 2575.*

1. Un assuré propriétaire d'un immeuble, en vertu d'un acte de vente pure et simple, a un intérêt assurable et il n'est pas tenu de remonter la chaîne de ses titres, quand bien même quelques-une d'entre eux feraient obstacle à son droit de propriété absolu.

2. L'avis que l'assuré doit donner après l'incendie n'est pas d'ordre public, et les compagnies d'assurance peuvent y renoncer tacitement ou explicitement. Lorsque la compagnie refuse de reconnaître sa responsabilité, elle ne peut se plaindre du défaut d'avis.

3. Un assuré n'est pas tenu de déclarer une autre police qu'il a pris sur le même immeuble dans une autre compagnie d'assurance, si cette dernière est en liquidation et qu'il ne peut rien en retirer en cas de sinistre.

October 25, 1920.—Court of King's bench, Que.—*British Colonial Fire Insurance Company et La Compagnie d'Assurance Mont-Royal v. Choinière et Ménard*.—27 Rev. Leg. 168.

(r) *Policies Covering Goods of Assured—Claim in Respect of Goods of Stranger Destroyed by Fire—Insurable Interest—Statutory Condition 6 (a)—Proofs of Loss—Time for Bringing Action—Statutory Condition 22—Parties—Status of Assignee of Claim as Plaintiff—Ontario Insurance Act, sec. 89 (2)—Payments into Court—Costs.*

Goods in process of manufacture on the premises of the insured the material for which had been supplied by the plaintiff under agreement with the insured were destroyed by fire. The policies covered "Stock in trade of every description manufactured, unmanufactured and in process thereof manufactured or dealt in by the assured, then owned, held in trust or on assignment or sold but not delivered or removed, all while contained in the building, etc." The insured had assured the plaintiff that the latter's interest was fully protected under his policies.

Held that since the nature of the plaintiff's interest in the goods was not communicated to the company, statutory condition 6 (a) applied and the policy covered only the interest of the insured. Statutory condition 22 did not apply in view of the provision in the policy undertaking to pay within five days after proofs of loss were filed.

September 22, 1921.—High Court Division—*Cole v. Merchants Fire Insurance Co.*—21 Ontario Weekly Notes, 19.

(On appeal, the above decision was reversed by the Appellate Division, December 16, 1921, 21 O.W.N., 182.)

(s) *Avis—Refus de payer—Renonciation—C. civ., art. 2478.*

1. Une compagnie d'assurance qui après un incendie fait une enquête et déclare ensuite à l'assuré qu'elle refuse de payer quoique ce soit parce que celui-ci lui a fait de fausses représentations, ne peut, dans une poursuite pour recouvrer le montant de l'assurance, plaider défaut d'avis; ce refus de payer pour toute autre raison que le manque de formalités, constitue une renonciation au droit que la compagnie avait d'exiger un avis écrit et assermenté de la perte subie et des causes de l'accident si l'assuré les connaissait.

2. La clause suivante dans une police d'assurance: "Aucune condition de la police, soit en entier ou en partie, n'est censée avoir été abandonnée par la compagnie, à moins que ce déistement ne soit clairement exprimé par écrit et signé par un agent de la compagnie" ne s'applique qu'au cas d'une condition dans la police qui peut être consentie par un agent, et non à une renonciation à l'avis requis après un incendie, laquelle la compagnie peut, faire tacitement.

June 14, 1921.—Court of Revision, Que.—*Gaudet v. Guardian Assurance Co.*—27 Rev. Leg., 428.

(t) 1. *Policies Covering Stock-in-Trade and Fixtures—Fraud of Insured in Furnishing Particulars—Claim of Assignee of Policy Vitiating by—Saskatchewan Insurance Act R. S. S. 1920 Ch. 84, Sec. 82, Conditions 19, 20 and 21.*

The "Above particulars" referred to in Condition 21 of the statutory conditions in sec. 82, of the Saskatchewan Insurance Act R. S. S. 1920, ch. 84, which provides that "any fraud or false statement in any statutory declaration in relation to any of the above particulars shall vitiate

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the claim of the person making the declaration" include an account of the loss to be verified by statutory declaration containing all the particulars which the nature of the claim will permit, and where such an account furnished by and verified by the insured is false and fraudulent it vitiates the policy not only as regards any interest of the insured but also as regards any right or claim of an assignee, it being immaterial whether the assignment was made before or after the false statements were furnished.

(*Miller-Morse Hardware v. Mills National Ins. Co. and London Mutual Fire Ins. Co. (1920), 56 D.L.R. 738, reversed*).

2. *Two Policies in same Company, One on Goods and One on Building—Vitiation of Goods' Policy Because of False Statements—Policy on Building Not Affected by.*

Where an insurer has two policies in an insurance company, one on the goods and one on the building, each of these policies constitutes a separate contract between the parties, and false statements, which vitiate the policy on the goods, do not prevent the insured or his assignee from recovering under the policy on the building as to which there were no false statements, although if all the property were covered by one policy there being only one contract, fraud as to one particular would vitiate the whole contract.

(*Harris v. Waterloo Mutual Fire Ins. Co. (1886), 10 O.R. 718 followed*).

August 5, 1921.—Saskatchewan Court of Appeal—*Miller-Morse Hardware Co. v. Dominion Fire Insurance Co. et al*—61 D.L.R., p. 114.

(u) *Intérêt—Promesse de vente—C. civ., art. 1478, 2576.*

Un propriétaire en consentant un bail de son immeuble peut y joindre une promesse de vente conditionnelle, avec une clause de rétention du droit de propriété jusqu'à paiement complet du prix de vente stipulé et une clause résolutoire; mais, dans ce cas, le locateur-vendeur conserve un intérêt dans la propriété, à titre de propriétaire, suffisant pour lui permettre de la faire assurer contre l'incendie et de retirer le montant de l'assurance en cas de sinistre.

April 26, 1920—Court of the King's Bench, Que.—*La Compagnie d'Assurance Mutuelle Contre le Feu des Bœreries et Fromageries de la Province de Québec v. Bockus*.—30 Rapports Judiciaires de Québec, 536.

(v) Appeal against judgment of Meredith C. J. C. P. (19 O.W.N. 304. For reference see Insurance Report 1920 Vol. I p. xlii). The appeal was allowed and judgment entered for the appellant for \$1,500 and costs of the action.

April 26, 1921.—Ontario Supreme Court, Appellate Division—*Quinn v. North British and Mercantile Insurance Company*—20 Ontario Weekly Notes, 207.

(w) *Agent—Fausses représentations—Transport—Avis—Renonciation—C. civ., art. 2478, 2487—S. ref. (1909), art. 7034, Par. 1.*

1. L'agent d'une compagnie d'assurance qui prépare lui-même la demande d'assurance et décrit les choses assurées, fait un acte qui est considéré comme celui de la compagnie.

2. Celui auquel une police d'assurance est transportée et qui a fait accepter le transport par la compagnie, n'est pas responsable des fausses représentations que l'assuré originaire aurait pu faire, s'il n'en a eu aucune connaissance et n'y a pas participé.

3. Si la compagnie d'assurance envoie un estimateur sur les lieux du sinistre pour évaluer les pertes de l'assuré, et qu'après de longues négociations offre une indemnité de \$300, elle renonce par là aux conditions de la police relativement à l'avis de l'incendie que l'assuré doit donner.

September 5, 1919—Superior Court, Que.—*Raymond v. La Compagnie d'Assurance Mont-Royal*—27 Rev. Leg. 99.

(x) *Assurance mutuelle—Cancellation—Police—Avis—Réception.*

Lorsqu'il est stipulé dans une police d'assurance que l'annulation de la police ne prendra effet que sept jours après l'avis donné de la cancellation du contrat, ces sept jours comptent de l'arrivée de la lettre contenant l'avis au bureau de poste de sa destination.

April 19, 1920—Quebec Superior Court—*Trudel v. La Compagnie d'Assurance Mutuelle du Commerce contre l'Incendie*—59 Quebec Reports, 24.

3. ACCIDENT INSURANCE

(y) *Liability—Policy—Suspensive condition—Payment—Seizure by garnishment—C. C., art. 1079, 2490.*

Where a clause in an insurance policy reads as follows: "Condition 'F':—No action shall lie against the corporation to recover for any loss under this policy unless it shall be brought by the assured for loss actually sustained and paid in money by the assured in satisfaction of the judgment after trial of the issue, nor unless such action is brought within 90 days after final judgment against the assured has been so paid and satisfied. The corporation does not prejudice by this condition any defence against such action it may be entitled to make under its

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policy," the insurer cannot be forced to pay until the insured establishes that he has paid in money, in satisfaction of a judgment after trial of the issue. In consequence a seizure by garnishment cannot be maintained in the hands of the Insurance Company in favour of a creditor who has obtained judgment for damages against the insured, this latter having not paid nor satisfied the judgment in conformity with the condition mentioned in the above clause.

June 28, 1921.—Court of the King's Bench—*The Employers' Liability Assurance Corporation v. Dame Melukhova*—32 Quebec Reports, 146.

(z) *Policy—Cancellation—Notice—Insurance Act (1917) 7-8 Geo. V. ch. 29, art. 134, sub. art. 2.*

1. Once there is a valid contract of insurance, neither party to such contract can cancel or withdraw itself from its obligation, except by complying with the terms of the contract as to cancellation, or by entering into a mutual agreement to cancel it. Neither party can cancel without the consent of the other, except in the terms of the contract and of the statutory conditions. Therefore a letter by the insured in these terms: "I notify you at once to cancel my policy as the policy is not what I thought it was and not able to "keep it up" is a legal cancellation under the Insurance Act (1917) 7-8 Geo. V, ch. 29, art. 134, sub art. 2.

2. Under a similar clause in the policy, no physical defacement of the policy was required. If any action on the part of the company, had to be taken, the official entry of such cancellation made in the company's books, by the proper officer under instructions from its manager, made the cancellation effective and binding on all parties concerned.

2. An insurance sub-agent has no authority to reinstate and revive a policy that had been regularly cancelled.

June 28, 1921.—Court of the King's Bench—*The Globe Indemnity Company of Canada v. Lomax*—32 Quebec Reports, 59.

(aa) *Condition—Médecin—Rebouteur—Responsabilité—C. civ., art. 2400, 2401.*

Lorsqu'un ouvrier se fait fracturer un pied pendant qu'il est à son travail, et qu'au lieu d'avoir recours à un médecin, il se fait soigner par un rebouteur, il viole en cela la clause suivante contenue dans une police d'assurance contre les accidents, savoir: "aucune indemnité ne sera payable en vertu de cette police, à moins que l'assuré ait été régulièrement sous les soins d'un médecin légalement qualifié, au moins, un jour sur sept durant le temps pour lequel la réclamation est faite", et n'a aucune réclamation contre la compagnie d'assurance.

November 24, 1920—Quebec Superior Court—*Larouche v. Merchants and Employers Guarantee and Accident Co.*—59 Quebec Reports, 376.

(bb) *Insurance Against Accidents to Employees—Insurer, after Learning of Breach of Condition of Policy, Defending Action Brought by Employee against Insured—Waiver of Condition—Estoppel.*

An insurer of indemnity against accidents to employees, which took charge of the defence of an action brought by an employee against the insured for injuries by accident, and which continued in charge of such defence after learning of the non-observance by the insured of a condition of the policy, was held to be stopped from denying that it had waived such condition.

Judgment of the Court of Appeal for Saskatchewan 13 Sask. L.R. 405 (1920), 3 W.W.R. 113, affirmed.

March 11, 1921.—Supreme Court of Canada—*Parrott v. Western Canada Accident and Guarantee Insurance Company*—(1921) 2, W.W.R., 569.

(cc) *Accident du travail—Acquiescement—Etablissement dangereux—Mineur au-dessous de 16 ans—S. ref., (1909), art. 3829 et s.*

1. Lorsqu'une clause dans une police d'assurance de garantie constitue une condition, la compagnie d'assurance peut, soit formellement soit tacitement par ses actes, y renoncer, mais lorsque la clause qu'elle invoque est de l'essence même du contrat; elle n'est pas censée y renoncer parce qu'elle aurait essayé d'opérer un règlement avec le créancier de l'assuré.

2. Un établissement où l'on découpe le bois au moyen de scies rondes et d'autres outils tranchants, est, dans cette partie, un établissement dangereux conformément aux S. ref. (1909), art. 3829 et s., dans lequel aucun mineur au-dessous de 16 ans ne peut être employé.

October 25, 1920—Court of King's Bench, Que.—*Pariseau Frères v. Travelers' Insurance Company*.—27 Rev. Leg. 102.

(dd) *Accident du Travail—Prime—Compagnie d'assurance et ouvrier.—Lien de droit—Répétition—C. civ., art. 1047.*

1. Dans une police d'assurance de garantie émise sous l'opération de la loi des accidents du travail, la clause suivante: "No action shall lie against the company to recover for any loss under P. 1, foregoing, unless it shall be brought by the assured for any loss actually sustained and paid by him in money, in satisfaction of a judgment after trial of the issue, and no such action shall lie to recover under any other agreement of the company herein contained unless brought by the assured himself to recover money actually expended by him", ne permet pas à celui qui a été la victime d'un accident, alors qu'il était à l'emploi de l'assuré, de payer

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la prime de l'assurance au lieu et place du patron qui étant insolvable a négligé de le faire, et de poursuivre la compagnie d'assurance, en exerçant les droits de l'assuré, après avoir obtenu un jugement contre ce dernier.

2. Dans ces circonstances, l'ouvrier ne peut non plus répéter de la compagnie d'assurance, la prime qu'il lui a payé à défaut de son patron, vu que cette dernière a acquis cette prime en gardant la police en vigueur.

February 28, 1921—Court of the King's Bench, Que.—*The Travelers' Insurance Company v. Bélair*—27 Rev. Leg., 241.

(ee) *Breach of contract—Insurer's knowledge—Continuation of defence in action against insured—Waiver of condition—Estoppel.*

The respondent held a policy of insurance in the appellant company to indemnify him against accidents to his employees. An employee was injured and brought action against the respondent. The appellant, in pursuance of a condition of the policy, assumed the defence. During the trial, the appellant learned, by the respondent's own admission, that the machine which caused the accident had been unguarded in breach of a condition of the application and of the policy. But the appellant continued the defence down to judgment awarding damages to the employee. The respondent brought this action to recover the amount paid by him. The appellant pleaded that owing to the respondent's breach of the condition of the policy, it was relieved from liability.

Held, that the appellant company, having assumed and continued the defence with knowledge of the fact that the machine was unguarded, waived any right to dispute liability under the policy for such breach of condition.

Judgment of the Court of Appeal (13 Sask. L.R. 405) affirmed.

February 3, 4, March 11, 1921.—Supreme Court of Canada—*Western Canada Accident and Guarantee Insurance Co. v. S. Parrott*.—LXI S.C. Reports, 595.

(ff) *Policy or Contract—"Entire sight of one eye is irrecoverably lost"—Construction—Liability.*

The "entire sight of one eye is irrecoverably lost" within the meaning of an indemnity policy when the insured, although able to distinguish light from dark and notice shadows, has lost the useful sight of the eye in relation to his avocation, and when no operation is recommended that affords reasonable belief that the sight can be restored.

(Re *The Etherington and Lancashire, etc., Accident Ins. Co., (1909) 1 K.B. 591*, referred to).

January 4, 1921.—British Columbia Court of Appeal—*Shaw v. Globe Indemnity Co. of Canada*—57 D.L.R., 102.

(gg) *Subrogation (S III -10)—Collision—Payment of Damages by Accident Insurance Company—Action by Owner of Car Against Person Responsible for Damages—Necessity of Stating that Action brought for Benefit of Insurance Company.*

The owner of an automobile who is insured against accident and suffers damages in a collision, and is paid the amount of damages by the insurance company, may maintain an action for the benefit of the insurance company against the person causing the damage, and is not obliged to state in his declaration that he is suing for the benefit of the insurance company, as the defendant, not having received any notice of the transfer of the claim to the insurance company could validly discharge his obligation by payment to the plaintiff, and by art. 1156 of the Civil Code (Que.) the insurance company would by the mere fact of payment be subrogated in the rights of the plaintiff.

Appeal by plaintiff from the judgment of the Superior Court dismissing an action for damages caused to plaintiff's automobile by defendant. Reversed.

March 19, 1921.—Quebec Court of Review—*Ginsberg v. Matthews Blackwell Co. Ltd.*—61 D.L.R., 369.

4. AUTOMOBILE INSURANCE

(hh) *Insurance against Theft—Recovery of Car from Thief after Time for Payment—Effect of—Conditions for Appraisal on Disagreement as to Amount of Loss and against Abandonment of Car to Company—Applicability of After Loss Established and Time for Payment Arrived—Cheque Sent from Western Office of Company But Not Delivered to Insured.*

In an action on a policy of insurance against the theft of an automobile, it was held that, the plaintiff having fulfilled the conditions of the policy and having become entitled to recover the full face value thereof at the expiration of sixty days from the filing of proofs of loss, he was not affected in his right to recover that amount by the fact that the car was subsequently recovered from the thief.

The policy provided that "in the event of disagreement as to the amount of loss or damage the same must be determined by.....appraisers before recovery can be had hereunder".

Held, that the fact that, after the insured had filed his proof of loss, an officer of the company had a mental objection to the proof as filed would not be enough to constitute a disagreement under said condition, but he must have communicated that objection to the insured, and that a disagreement within the meaning of the condition, but not arising until after the time for payment of the loss had arrived, could be of no avail to the company, as

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the rights of the insured had then become established. Similar reasoning applied to other conditions.

The policy also provided that the "loss or damage should in no event exceed what it would cost the insured to repair the automobile with material of like kind and quality," and that there could be no abandonment to the company of the insured car.

Held, that these provisions were not applicable after the rights of the parties had been determined under the policy at the expiration of the sixty days from the receipt by the company of satisfactory proofs of loss (*O'Connor v. Maryland Mtge. Insur. Co.*, 102 N.E.R. 489, quoted).

February 13, 1922.—Alberta Supreme Court—*Goldberg v. Employers' Liability Assurance Corporation, Limited*—1 Western Weekly Reports, p. 529.

- (ii) *Liability Arising from Injury to Persons by Automobile—Conditions of Policy—Judgment Recovered against Assured—Part of Amount not Paid until after Action on Policy Begun—Payment by Another on Behalf of Insured—Death of Person Caused by Reckless Driving of Plaintiff when Drunk—Conviction for Offence against sec. 235 of Criminal Code—Criminal Negligence—Defence to Action—Public Policy.*

In an action against an insurance company for indemnity for liability for damages incurred by a plaintiff policyholder by reason of his car causing the death of a third party, it is a complete defence on the part of the company to show that the insured was drunk while operating the car when the accident occurred. It is against public policy to indemnify any one against the consequences of a criminal act.

May 9, 1921.—Ontario Supreme Court, High Court Division—*O'Hearn v. Yorkshire Insurance Company*—20 Ontario Weekly Notes, 275.

The above case was appealed to the Appellate Division of the Supreme Court of Ontario, and on Oct. 24, 1921, the appeal was dismissed. 21 O.W.N., 167.

- (jj) *Of Automobile against Theft—Keys of Garage given for purpose of having Car washed—Car stolen and wrecked—Liability of Company.*

An insurance company which has insured an automobile against theft is liable to the owner, who has given the keys of his garage, in good faith, for the purpose of having his car washed, to a person working on another machine, who uses the car for his own personal purposes whereby the car is wrecked.

June 12, 1920.—Quebec Court of Review—*Quimet v. National Ben Franklin Fire Insurance Co.*—56 D.L.R., 501.

- (kk) *Special Clause—Construction—Damage while being unloaded from Ferry—Liability of Company.*

A policy insuring a motor car contained a clause inter alia against loss "While being transported in any conveyance by land or water—stranding, sinking, collision, burning or derailment of such conveyance, including general average and salvage charges for which the insured is legally liable." Held, that on the proper construction the two parts of the clause should be held to be distributive; that the first part covered loss arising from injury to the automobile itself, while being transported in any conveyance by land or water, and the second provided, in addition, that even though there was no physical injury to the automobile itself, yet loss, arising from general average and salvage charges for which the insured is legally liable, was insured against, and that the company was liable for damage caused by a ferry-boat backing away and allowing the automobile to drop into the water, while being unloaded.

(*Wampler v. British Empire Underwriters Agency* (1920), 54 D.L.R. 657, 48 O.L.R. 13, reversed.)

October 20, 1920.—Ontario Supreme Court, Appellate Division.—*Wampler v. British Empire Underwriters Agency*—57 D.L.R., 88.

5. BURGLARY INSURANCE

- (ll) *Policy Covering Stock of Goods of Trading Partnership—Action Brought in Name of one Partner—Addition of Co-partner as Plaintiff at Trial—Effect as to Time-limit for Bringing Action—Exception in Policy of Certain Kinds of Goods in Stock—Condition Requiring Books of Account to be Kept by Assured—Determination of Amount of Damage Sustained—Books Insufficient for Purpose—Statement of Assured as to Previous Loss by Burglary—Misstatement—Materiality—Basis of Insurance—Form Filled up by Inspector of Insuring Company.*

The provision contained in the statutory conditions for the keeping of books by the insured means that the books kept should be self-explanatory or so complete that the company can ascertain the loss without having to reply upon extrinsic evidence.

Failure on the part of the assured to disclose in his application the fact that he had suffered loss by burglary at the premises covered by the policy when as a matter of fact a burglary had taken place about a year previous to the issue of the policy is a good defence against claim under the policy.

May 10, 1921.—Ontario Supreme Court, High Court Division—*Brock v. United States Fidelity and Guaranty Co.*—20 Ontario Weekly Notes, 278.

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(mm) *Absence of Written Application—No Contract until Policy Issued—Ontario Insurance Act, sec. 155 (1)—Suppression of Fact of Recent Loss by Burglary not Completely Covered by Policy Issued by another Company—Untrue and Misleading Statements—Company Acting thereon—Materiality—Liability.*

Failure of an applicant for a policy of burglary insurance to disclose the fact that he had been insured in another company and had suffered a serious loss practically exhausting the policy, relieves the insurance company from liability under the policy.

October 26, 1921.—High Court Division—*Dworkin v. Globe Indemnity Co. of Canada*—21 Ontario Weekly Notes, 104.

(nn) *Agency—Insurance—Insurance Contract Beyond Authority of Soliciting Agent.*

Persons relying on statements made by one who is employed merely to solicit insurance business under and for the local agent of the insurance company, run the risk, and must take the consequences, of dealing with one not authorized to bind the insurance company.

W. was engaged in obtaining applications for insurance to be submitted for acceptance or rejection to H., the Vancouver agent of the insurance company. H. was forbidden to accept risks for burglary insurance on liquor in excess of \$50. Held a verbal contract purported to be made by W. on behalf of the insurance company not in accordance with such rule was not binding on the company; the fact that W. had in his possession application forms and a sample policy did not bind the company on the holding-out principle; even if H. had authorized W. to make such a contract his action would be ineffectual, as the powers of a sub-agent cannot exceed those of the principal agent; *semble*, even if H. had purported to make such a contract it would not bind the company.

January 4, 1921.—British Columbia Supreme Court—*James v. Ocean Accident and Guarantee Company, Limited*—1, W.W.R., 551.

The judgment in the appeal is reported as follows:—

(oo) An application for burglary insurance was made by telephone to the insurance company's agent who took down certain details and wrote them into an application form which he then sent to be signed and to have certain information completed therein. On its return signed and with the required information completed the policy was issued and sent to the applicant (who had then left town for a time) but in the policy was inserted a clause limiting liability for "wines and liquors to the extent of \$50 only," which limitation had not been mentioned between the parties or in the application form. The Court (per Martin, McPhillips and Eberts, J.J.A., reversing judgment of Murphy, J. (1921) 1 W.W.R. 551, Macdonald, C. J. A. and Galliher, J. A. dissenting) held that, as on the telephone application the insurance agent had stated that the property was "covered," a contract was completed on the basis of the application form as filled in and the insertion in the policy of said limitation of liability was unwarranted and not binding on the insured; the instructions of the insurance company to its agent, unknown to the insured, forbidding burglary risks on liquor in excess of \$50 could not protect it in such case. A contention that the words "common in residences generally," occurring in the application form, in themselves operated to restrict liability for wines and liquors was rejected, on the ground (per Martin and McPhillips, J.J.A.) that on a construction of the whole clause those words did not apply to "wines, liquors," mentioned in said clause prior, but not immediately prior, to the words relied on, and in any case there was no evidence to show what amount of wines or liquors is "common in residences generally," and it would be impossible to adduce satisfactory evidence on such a point.

August 2, 1921.—British Columbia Court of Appeal—*James v. Ocean Accident and Guarantee Company, Limited*.—3, W.W.R., 55.

6. GUARANTEE INSURANCE

(pp) *Guarantee of Honesty of Employee—Necessity of Full Disclosure to Insurer—Untruthful Answers by Employer to Questions Forming Basis of Contract—Effect of as Defence to Action against Insurance Company.*

Contracts insuring the honesty of an employee call for the same degree of good faith and full disclosure by the employer as is called for in contracts of life or fire insurance, and parties applying for this form of insurance may be called to strictest account for statements made by them inducing the contract.

If on an application for insurance indemnifying against loss through dishonesty of an employee, the following questions are thus answered: "Does he perform his duties to your satisfaction? Yes; Have you ever had any cause to complain of his conduct while employed by you? No"; and it is provided that the answers shall form the basis of the contract, such answers are not justified merely because the employee has never been caught stealing, and if his conduct has in fact been so unsatisfactory that it brought him to the verge of dismissal the insured is precluded, on subsequent embezzlement by the employee, from setting up any claim under the contract.

August 5, 1921.—Saskatchewan Court of Appeal—*Rural Municipality of Fertile Valley, No. 285 v. Union Casualty Company et al*—(1921) 3, W.W.R., 26.

(qq) *Taxes—Interprétation—Preuve—C. civ. art. 1013.*

Les mots suivants dans une quittance donnée pour le paiement d'une indemnité en vertu d'une police d'assurance contre l'infidélité d'un employé, savoir: "La Caisse Nationale d'économie (l'assurée) s'engage de plus à faire toutes les preuves qui seront jugées nécessaires pour

la cause actuellement en cour", veulent dire que l'assuré ne s'est engagé que de fournir la preuve que l'assureur jugerait nécessaire au désir de son avocat.

June 25, 1920—Quebec Superior Court—*La Prévoyance v. La Caisse Nationale d'Economie*—59 Quebec Reports, 161

(rr) *Succession Duty*—*B.C. Succession Duty Act*—*Duty Fixed by Auditor General Based on Executor's Valuation*—*Estate Overvalued*—*No Jurisdiction in Court to Interfere with Amount Fixed*—*Real Property Never Registered in Name of Deceased or Her Executor*—*"Coming into the Hands"*—*Meaning of.*

In a suit upon a bond given to secure the payment of succession duty under the B.C. Succession Duty Act, judgment was given (1921) 2 W.W.R. 697, for the amount that had been determined under sec. 22 by the auditor general as the succession duty, based on the valuation of the estate made by the executor on application for probate, although in the opinion of the Court the property was largely overvalued; the Court holding that it had no jurisdiction to interfere with the amount so fixed; *Rex v. Roach et al* (1919) 3 W.W.R. 56, distinguished on the facts and on the difference in the statutes in question.

It was held that succession duty was payable notwithstanding that the property was real estate which had never been registered in the name of the deceased or of her executor, it having been devised to the deceased and she having taken possession and received the profits thereof, and the executor, who was also the husband of deceased and sole devisee under her will, having also in turn taken possession and received the profits. The Court refused to make a distinction as to whether the executor's dealing with the property was in his capacity as executor or devisee.

On appeal.

Held that the appeal should be dismissed. It was held that the words, "coming into the hands," in the condition of the executor's bond should be interpreted as they were by Boyd, C. in *Ianson v. Clyde* (1900) 3 O.R. 579, at p. 585.

January 10, 1922.—British Columbia Court of Appeal—*Rex v. U. S. Fidelity Company and Quagliotti*—(1922) 1 Western Weekly Reports, 389.

7. MARINE INSURANCE

(ss) *Floating Policy*—*Duty of Disclosure*—*Facts Subsequent to Execution of Policy*—*"Seaworthy," Meaning of*—*Onus of Proof*—*Previous Uninsurability of Insured Barge*—*Non-disclosure of.*

The rule as to the obligation on an insured to disclose all material facts, does not apply at all events in all its strictness to the non-disclosure of matters arising after execution of a floating policy of marine insurance (per Macdonald, C.J.A.).

The term "seaworthy" is a variable one, and means the present state of the ship's equipment adequate to her present risk, and the standard varies with the voyage and the class of ship. The onus of proving unseaworthiness is upon the insurer (per Martin, J. A.).

"The plaintiffs issued to the defendants a floating policy of marine insurance to cover wood pulp to be transported from Mill Creek, near Vancouver, 'in the ship or vessel called the Steamers approved, including risk of North Bend barge and 2 scows.' The defendants chartered a barge or scow called the *Baramba* from the Kingsley Navigation Company, of Vancouver, and sent her to Mill Creek to be loaded and while in the course of being loaded she sank at defendant's wharf. The claim for insurance was paid and after proceedings had been commenced against the Kingsley Navigation Company by the plaintiffs, who had been subrogated to defendants' rights, for damages, the plaintiffs allege that they discovered that the defendants were aware of the unseaworthiness of the *Baramba* prior to loading and had not communicated this fact to the plaintiffs. They therefore discontinued that action and sued the defendants to recover the insurance money paid to them." The trial Judge found that the *Baramba* was unseaworthy but that the defendants did not consider her so, but he also found that they did know that she had been refused insurance, and on that ground judgment was given for the plaintiffs.

On appeal, held, per Macdonald, C.J.A., Martin and Eberts, J. J. A., McPhillips, J. A. dissenting, that the appeal should be allowed. Per Macdonald, C. J. A.: The policy was a floating one; the company was already bound before the facts came into existence, which the insurers contended ought to have been disclosed; and, therefore, at least, in the absence of evidence of knowledge of unseaworthiness on the part of the defendants, the insurers were liable. Per Martin, J. A.: The barge cannot, having regard to the nature of her employment, be held to have been unseaworthy. Eberts, J. A. give no reasons. Per McPhillips, J. A., dissenting: The material fact of the uninsurability of the barge should have been disclosed.

January 10, 1922.—British Columbia Court of Appeal—*Standard Marine Insurance Company v. Whalen Pulp and Paper Mills Limited*—1 Western Weekly Reports, 679.

8. GENERAL

(tt) *Droit municipal*—*Taxe sur les compagnies*—*Commerce par un agent*—*Loi des cités et villes*—S. ref., (1909). art. 5735, 5736.

Une compagnie d'assurance, qui se constitue un agent, résidant en permanence dans une municipalité de ville ou de cité, pour y solliciter les demandes d'assurance et opérer le recouvrement des primes, fait effectivement le commerce dans telle municipalité, et est assujettie à la taxe annuelle imposée par règlement de son conseil, sous l'autorité de l'art. 5735, S. ref., 1909.

December 30, 1920—Quebec Superior Court—*La Cité de Lévis v. The Sun Life Assurance Company*—59 Quebec Reports, 294.

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LEGISLATION

1. DOMINION LEGISLATION

There was no legislation of a public or general character affecting insurance enacted by the Parliament of Canada during the year 1921.

Private Acts were passed as follows:—

(1) Chapter 75. An Act to incorporate Fidelity Insurance Company of Canada. (*Assented to June 4, 1921*).

This Act incorporates the company with power to transact guarantee, burglary, accident, sickness, automobile, plate glass, forgery, fire, inland transportation and inland marine insurance. The capital authorized is one million dollars. The head office will be in the City of Toronto.

(3.) Chapter 77. An Act to incorporate Ensign Insurance Company. (*Assented to June 4, 1921*).

The insurance powers of this company include automobile, burglary, explosion, fire, guarantee, hail, inland transportation, marine, plate glass, sprinkler leakage and tornado insurance. The head office will be in the City of Toronto. The authorized capital is five hundred thousand dollars which may be increased to one million dollars.

2. ALBERTA LEGISLATION

(1) Chapter 37. An Act to amend The Alberta Insurance Act. (*Assented to April 19, 1921*).

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of Alberta, enacts as follows:—

1. Section 3 of The Alberta Insurance Act, being chapter 8 of the Statutes of Alberta, 1915, is amended by striking out paragraph 1 thereof, and substituting therefor the following:—

"1. Every company undertaking—

"(a) Life insurance. \$300

"(b) Fire insurance (other than mutual fire insurance) either alone or combined with one or more of the following, that is to say: use and occupancy, rent, profit, storm, cyclone, tornado, inland marine, inland transportation, sprinkler leakage and explosion insurance. . . . 300

"(c) Hail insurance. 200

"(d) Accident (including vehicle and public liability), sickness or health, guarantee or suretyship, burglary, liability and automobile insurance, or any one or more of them. 200

"(e) One or more of the following: automobile, plate glass, guarantee, burglary, steam-boiler, storm, cyclone, tornado, inland marine, inland transportation, sprinkler leakage, explosion and live stock insurance, or any other class of insurance not hereinbefore enumerated. . . . 50

"(f) Mutual fire insurance—

If Dominion or foreign. 50

If Provincial. 50"

2. Section 48a is added to the said Act as follows:—

"48a. Every company or person doing insurance business in the province shall forward to the Provincial Treasurer on or before the last day of January in every year a statement showing the names of all agents to whom any such company or person has paid a commission during the twelve months immediately preceding the first day of January of that year."

3. Section 94a is added to the said Act as follows:—

"94a. No agent of any company or other person whatsoever shall by means of misleading or false statements, procure or induce, or attempt to procure or induce any person to surrender or otherwise avoid any policy of insurance."

4. Section 101a is added to the said Act as follows:—

"101a. Any tender of money under the provisions of this Act may be made by a marked cheque drawn upon a bank to which The Bank Act applies."

(2) Chapter 27. An Act to amend The Municipal Hail Insurance Act (*Assented to April 19, 1921*).

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of Alberta, enacts as follows:—

1. Section 2 of The Municipal Hail Insurance Act, being chapter 20 of the Statutes of Alberta, 1918, is amended by adding as paragraph (k) thereof the following:—

"(k) 'Parcel of land' shall mean any quarter section or smaller parcel of land, separately assessed on the assessment roll of a municipal district."

2. Section 6 of the said Act is amended:—

(a) As to subsection 1 thereof by adding after the words "under the operation of this Act" the words "and within the hail insurance district."

(b) As to subsection 2 thereof by adding thereto the words "and within the hail insurance district";

(c) As to subsection 3 thereof by striking out the first two lines thereof and inserting: "The council of any municipal district not then within the hail insurance district"; and by adding to the subsection the words "and within the hail insurance district";

(d) As to subsection 4 thereof—

By striking out all words therein down to and including the words "hail insurance district", and inserting in lieu thereof: "Any owner or occupant of land lying in a municipal district not within the hail insurance district."

3. Section 8a is added to the said Act as follows:

8a. Subject to the provisions of this Act as to withdrawals and as to the non-inclusion of certain crops in the crop report hereinafter provided for and the other provisions of this Act, all owners and occupants of land within the hail insurance district shall be insured against loss or damage by hail in respect of all crops grown thereon, and shall be liable to assessment per acre of all land upon which any crop is sown.

"(2) Where any person other than the owner or occupant of land whereon insured crop is grown has an interest in such crop, such person shall be insured against loss or damage by hail in accordance with the provisions of this Act."

4. Section 12 of the said Act is amended by striking out in the second line thereof "\$4," and substituting therefor "\$".

5. Section 14 of the said Act is amended by adding thereto clause (d) as follows:

"(d) To reinsure any portion of the risk carried under the provisions of this Act in any company or corporation approved for this purpose by the Minister."

6. Section 24 of the said Act is hereby struck out, and the following substituted in lieu thereof:

"24. Every owner or occupant of land within the hail insurance district and not withdrawn from the operation of this Act shall, on or before the fifteenth day of June in each year, forward to the secretary-treasurer of the municipal district within which such land is situated a crop report in the form prescribed by the board, showing—

"(a) The name and address of the person making the same;

"(b) A correct description of every parcel of land owned or occupied by him within the area of the municipal district, except—

"(i) Subdivided lots and blocks registered in the land title office;

"(ii) Lands withdrawn from the operation of this Act under the provisions thereof;

"(c) The location, acreage and kind of the crop with regard to which he desires to be insured;

"(d) The amount of the maximum indemnity to be payable per acre in respect of loss, i.e., \$6, \$8 or \$10 per acre, as the case may be.

"(2) Where lands are leased the lessee may make a crop report in the form hereinbefore referred to at any time before the fifteenth day of June of any year, which may be accepted by the secretary-treasurer of the municipal district as correct in lieu of the crop report of the owner or occupant of land, if any.

"(3) in case any owner or occupant neglects or refuses to make the crop report, or makes an insufficient crop report, the secretary-treasurer of the municipal district within which any such land is situated shall after proper and reasonable investigation fill up the crop report as accurately as possible and any costs or charges that he may incur in obtaining accurate information shall become immediately due and payable by the owner or occupant of the land to the secretary-treasurer, and if not paid shall be charged against the owner or occupant as a portion of the hail insurance tax for that year."

7. Section 25 of the said Act is hereby struck out, and the following substituted therefor:

"25. The secretary-treasurer of each municipal district within the hail insurance district shall, on or before the first day of July within each year, prepare and forward to the Hail Insurance Board a statement in a schedule form to be prescribed and furnished by the board, setting forth the information given in the crop reports made by the owners or occupants or filled in by the secretary-treasurer, and such other information as may be required by the board.

"(2) All information set out in such statement shall for the purposes of taxation and the payment of indemnities hereunder be deemed to be correct."

8. Section 26 of the said Act is amended—

(a) As to subsection 1 thereof—

"(i) By inserting after the word "Act" in the second line thereof the words 'in respect of any land';

"(ii) By inserting after the word 'Act' where it occurs for the second time therein the words 'save in so far as liability for unpaid taxes is concerned';

"(iii) By striking out the words 'that that in' where they occur therein, and substituting therefor the words 'that in';

"(iv) By striking out the proviso at the end thereof;

"(v) By adding at the end thereof the words 'Every such application shall be sent forthwith by secretary-treasurer of the municipal district to the board by registered mail, but in no case will the insurance be considered to be in force until such time as the application is received by the board at its office in the city of Calgary;

(b) By adding as subsection 2 thereof the following:

"(2) All parcels of land entirely raw or unbroken shall be considered to be withdrawn from the operation of this Act under the provisions of this section";

(c) As to subsection 2 thereof—

"(i) By changing the number thereof to 3;

"(ii) By striking out the words 'twentieth day of July' where they occur therein, and substituting therefor 'first day of August';

"(iii) By striking out all words after the words 'such destruction,' and inserting in lieu thereof 'may cancel the insurance for the current year with respect to the crop destroyed and thereupon shall be entitled to a rebate of the hail insurance tax, or such portion thereof as, upon taking into consideration the amount of the crop destroyed and the time during which such destroyed crop was insured, seems just to the board.'"

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9. Section 27 of the said Act is amended—

(a) As to subsection 1 thereof by striking out the words "fifteenth day of September" wherever they occur therein, and inserting in lieu hereof the words "thirtieth day of September";

(b) By adding as subsections 3, 4 and 5 thereof the following:

"(3) If for any reason notice of loss is not given within thirty days from the date of such damage, the claimant shall furnish proof of the damage sustained by him by statutory declaration or otherwise, as the board may direct.

"(4) Any claim for an indemnity notice of which is not given to the board on or before the first day of November of the year in which such damage occurs, shall be absolutely barred.

"(5) All claims for indemnity for loss occurring during the years 1919 and 1920 of which no notice has been given to the board are hereby absolutely barred."

10. Section 29 of the said Act is amended by renumbering subsections 2 and 3 thereof, making them 3 and 4 respectively and by adding as subsection 2 thereof the following:—

"(2) Any owner or occupant on application in writing to the secretary-treasurer of the municipal district in which his land lies may after being insured and before his crop is destroyed or damaged by hail have his insurance increased from \$6.00 to \$8.00 from \$6.00 to \$10.00 or from \$8.00 to \$10.00 per acre. Such application shall be sent forthwith by the secretary-treasurer of the municipal district to the board by registered mail but in no case will the additional insurance be considered to be in force until such time as the said application shall have been received by the board at its office in the city of Calgary."

11. Section 33 of the said Act is amended by striking out the words at the beginning thereof down to and including the word "sufficient," and by inserting in lieu thereof the following:—

"The board shall after the fifteenth day of September but not later than the third day of October in each year fix the rates per acre of insured crop at which the hail insurance tax is to be levied upon each owner or occupant.

"(2) The rates so fixed shall vary in accordance with the maximum amount of indemnity per acre desired by the owner or occupant of the parcel of land concerned.

"(3) The rates shall be of such an amount that the tax when levied at those rates shall be sufficient."

12. Section 34 of the said Act is amended by striking out the words "rate has been fixed," and inserting in lieu thereof the words "rates have been fixed."

13. Section 36 of the said Act is amended—

(a) By striking out the word "rate" where it occurs therein, and inserting in lieu thereof the word "rates."

(b) By inserting the words "and occupants" after word "owners" therein;

(c) By striking out all the words after the word "levied" where it last occurs therein, and inserting in lieu thereof the words "and be chargeable against the land and recoverable in the same manner as municipal taxes and the persons charged therewith shall be subject to the same penalties for non-payment as for the non-payment of municipal taxes."

14. Section 36a is added to the said Act as follows:—

"36a. Where crops growing on leased land are insured the owner or occupant shall have a first charge upon all the insured crops as security for the payment of the tax or so much thereof as is not payable with respect to crop payable to the lessor.

"(2) The lessor may—

"(a) Give notice of his intention to enforce his charge upon a sufficient quantity of grain or seed to discharge the said tax, or part thereof;

"(b) Upon giving such notice separate such grain or seed from the bulk and remove the same from the premises of the lessee at any time within thirty days.

"(3) If, at the expiration of fifteen days from such notice, such tax or part of the tax is not paid to the lessor he may sell the grain or seed at a fair market price and retain thereout the amount of such tax, together with an allowance for haulage at the following rate: four cents per hundred pounds for six miles or less and three quarters of a cent per hundred pounds for each additional mile, provided that the total charge for haulage shall not exceed twenty cents per hundred pounds.

"(4) The lessor shall not separate, remove or sell any greater quantity of grain or seed than will approximately when computed at the fair market value thereof at the nearest market be sufficient to satisfy the amounts set out in the preceding subsection.

"(5) All grain or seed separated or removed under the provisions of this Act shall be sold within thirty days after notice of intention to enforce the charge is given, unless the lessee consents in writing to a postponement of the sale.

"(6) If the proceeds of any such sale exceed the amount required to satisfy the amounts set out in subsection 3 hereof the surplus shall be paid to the lessee."

(3) *Chapter 75. An Act to incorporate the Premier Insurance Company.*

(Assented to April 19, 1921).

This Act incorporates the company with a capital stock of five hundred thousand dollars (\$500,000), which may be increased to one million dollars (\$1,000,000). The company is to carry on the business of fire, tornado, inland marine, inland transportation, sprinkler leakage, hail, accident, automobile, sickness, guarantee, plate glass, burglary, theft, steam boiler and live stock insurance. The company is required to have twenty-five thousand dollars (\$25,000) subscribed before the general meeting for the election of directors is held and is required to have subscribed and paid capital as called for by section 7 of the Insurance Act before commencing business. The Head Office of the Company is to be established in the City of Calgary.

3. MANITOBA LEGISLATION

(1) *Chapter 34. An Act to amend "The Manitoba Insurance Act."*

(Assented to May 7, 1921).

His Majesty, by and with the advice and consent of the Legislative Assembly of Manitoba, enacts as follows:—

1. Subparagraph (i) of paragraph (b) of section 45 of "The Manitoba Insurance Act," being chapter 98 of the Revised Statutes, 1913, as amended by section 5 of chapter 59 of 10 George V, is further amended by inserting after the word "company" in the first line of said subparagraph the words "which has not been granted a license under 'The Insurance Act, 1917,' (Canada), to carry on its business of insurance."

2. This Act shall come into force on the day it is assented to.

(2) *Chapter 36. An Act to amend "The Mutual Fire Insurance Act."*

(Assented to May 7, 1921).

His Majesty, by and with the advice and consent of the Legislative Assembly of Manitoba, enacts as follows:—

1. Section 36 of "The Mutual Fire Insurance Act," being chapter 101 of the Revised Statutes, 1913, is amended by inserting after the word "amount" in the seventh line the words "of the premium deposits on hand in cash, or."

2. Section 49 of the said Act, as amended, is amended by striking out all of the third line thereof and by substituting therefor the words "the mailing of the notice provided by section 48 of this Act."

3. This Act shall come into force on the day it is assented to.

(3) *Chapter 153. An Act to amend an Act to incorporate The Continental Fire Insurance Co.*

(Assented to March 23, 1921).

This Act amends the original Act of Incorporation of the company, chapter 86 of the Statutes of 1909, as amended by chapter 123 of the Statutes of 1919, by increasing the number of classes of business the company may transact to include fire, tornado, hail, ocean and inland marine, ocean and inland transportation, sprinkler leakage, plate glass, live stock, explosion, steam boiler, burglary, theft, automobile and vehicle, employers' liability, guarantee, accident and sickness insurance.

(4) *Chapter 154. An Act to incorporate Corona Fire and Casualty Company.*

(Assented to April 26, 1921).

This Act incorporates the company with power to transact the business of fire, accident, sickness, burglary, explosion, guarantee, plate glass, sprinkler leakage and steam boiler insurance. The authorized capital is five hundred thousand dollars (\$500,000) with provision for increase by by-law to an amount not exceeding one million dollars (\$1,000,000). The company shall not commence business until one hundred thousand dollars (\$100,000) of capital have been subscribed and at least twenty thousand dollars (\$20,000) paid in on account of subscribed stock. The Head Office of the company will be in the City of Winnipeg.

(5) *Chapter 158. An Act to incorporate Northwestern General Insurance Company.*

(Assented to April 28, 1921).

This Act incorporates the company with power to transact the business of fire, explosion, burglary, plate glass, sprinkler leakage, steam boiler, accident, sickness, automobile, guarantee and hail insurance. The authorized capital is one million dollars (\$1,000,000) with provision for increase to two million dollars (\$2,000,000) by by-law of the company. The insurance business shall not be commenced until one hundred thousand dollars (\$100,000) of capital have been subscribed and at least thirty-five thousand dollars (\$35,000) paid thereon. The Head Office of the company will be in the City of Winnipeg.

(6) *Chapter 162. An Act to incorporate Trans-Canada Insurance Company.*

(Assented to April 26, 1921).

This Act incorporates the company with power to transact the business of accident, sickness, automobile, burglary, explosion, guarantee, plate glass, sprinkler leakage, steam boiler, fire, tornado, inland marine and inland transportation insurance. The authorized

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capital is five hundred thousand dollars (\$500,000) divided into ten thousand shares of fifty dollars each (\$50) with provision for increase by by-law to one million dollars (\$1,000,000). One hundred thousand dollars (\$100,000) of capital is required to be subscribed and at least twenty-five thousand dollars (\$25,000) paid thereon before the insurance business of the company is commenced. The Head Office of the company will be in the City of Winnipeg.

4. NOVA SCOTIA LEGISLATION

Chapter 67. An Act to Amend Chapter 14, Acts of 1919, entitled, "An Act Respecting Insurance Agents."

(Passed the 16 day of May, 1921).

Be it enacted by the Governor, Council, and Assembly, as follows:—

1. Subsection (1) (c) of section 7 of chapter 14 of the Acts of 1919 is repealed and the following substituted therefor:—

(c) Elsewhere. \$3 00

2. Subsection (2) of section 7 of said chapter is repealed and the following substituted therefor:—

(2) By Agents for Life or Accident Insurance, \$3.00."

5. ONTARIO LEGISLATION

Chapter 60. An Act to amend The Ontario Insurance Act.

(Assented to May 3, 1921).

His Majesty, by and with the advice and consent, of the Legislative Assembly of the Province of Ontario, enacts as follows:—

1. This Act may be cited as The Ontario Insurance Amendment Act, 1921.

2. Subsection 3 of section 69 of The Ontario Insurance Act is hereby repealed.

3. The Ontario Insurance Act is amended by adding thereto the following section:

97a. (1) If there is filed with a judge of the county or district court of the county or district in which the head office of a provincial company is situate, a requisition bearing the signatures, addresses and occupations of at least fifty members or shareholders of the company or of claimants or persons entitled to claim or having insurable interests under contracts of the company alleging specific fraudulent or illegal acts on the part of the company or any of its directors or officers, and stating the particulars thereof, the judge shall appoint a time and place for and conduct an inquiry into the truth of the said allegations.

(2) Before the inquiry is proceeded with the judge, upon the application of the company or any person charged with fraudulent or illegal acts may order that the persons signing the requisition give security in a sum not exceeding \$500 for the costs of the inquiry in such form and to such amount as the judge may deem proper.

(3) For the purpose of the inquiry the judge shall have all the rights and powers which may be conferred upon a commissioner or commissioners under the provisions of The Public Inquiries Act.

(4) The judge may order by and to whom the costs of the inquiry shall be payable and every bill of costs shall be taxable before the taxing officer or the local registrar of the Supreme Court of Ontario, and the certificate of such taxing officer or local registrar shall be entered as a judgment of the Supreme Court of Ontario and execution may be issued thereon as in other cases.

(5) The judge shall make a written report of his findings on the inquiry which report shall be filed in the office of the Department of Insurance.

6. PRINCE EDWARD ISLAND LEGISLATION

Chapter 13. An Act to further amend an Act respecting Life and Accident Insurance.

(Assented to April 27, 1921).

Be it enacted by the Lieutenant Governor and Legislative Assembly of the Province of Prince Edward Island as follows:—

1. Subsection one of section four of the Act 6 Edward VII, chapter 16 is hereby amended by adding thereto the following "provided however, that in the case of policies heretofore or hereafter issued by companies whose head office is situate in the United States of America, all moneys which by the contract of insurance are payable in the United States shall be payable according to the terms of the contract of insurance."

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2. Subsection one of section ten of the said Act is hereby repealed and the following substituted therefor "the assured may designate the beneficiary by the contract of insurance or by an instrument in writing including a will otherwise in any way identifying the contract, and may by the contract or any such instrument, and whether the insurance money has or has not been already appointed or apportioned, from time to time appoint or apportion the same, or alter or revoke the benefits, or add or substitute new beneficiaries, or divert the insurance money wholly or in part to himself or his state but not so as to alter or divert the benefit of any person who is a beneficiary for value, nor as to alter or divert the benefit of a person who is of the class of preferred beneficiaries to a person not of that class or to the assured himself or to his estate."

(a) Where the declaration describes the subject of it as the insurance or the policy or policies of insurance of the insurance fund of the insured, or uses language of like import in describing it, the declaration, although there exists a declaration in favour of a member or members of the preferred class of beneficiaries, shall operate upon such policy or policies to the extent to which the assured has the right to alter or revoke such last mentioned declaration.

3. Sub-section one of section eleven of the said Act is hereby amended by striking out the words "identifying the said contract by number or otherwise" in the fifth and sixth lines thereof and substituting therefor the following words "by a declaration or instrument in writing including a Will, or otherwise in any way identifying the said contract."

4. Sub-section seven of section eleven of the said Act is hereby amended by striking out the words "an instrument in writing attached to or endorsed on, or referring to and identifying the policy of insurance by number or otherwise" in the 4th, 5th, 6th, and 7th lines thereof, and substituting therefor the words "a declaration or an instrument in writing attached to or endorsed in the contract of insurance or by a declaration or instrument in writing, including a Will, otherwise in any way identifying the contract."

5. Sub-section one of section twelve of the said Act is hereby repealed and the following substituted therefor. "The assured may by a declaration or an instrument in writing attached to or endorsed on the contract of insurance or by a declaration or instrument in writing, including a Will, otherwise in any way identifying the contract, vary a policy or declaration or an apportionment previously made, so as to restrict or extend, transfer or limit the benefits of the policy to the wife alone or to the children or to one or more of them, or to the mother, or to any other preferred beneficiary of the assured as a beneficiary or sole beneficiary, although the policy is expressed or declared to be for the benefit of the wife and children, or of the wife alone, or of the child or children alone or of the mother or such other preferred beneficiary, or for the benefit of the wife for life and of the children after her death, or for the benefit of the wife, and in the case of her death during the life of the assured then for the child or children, or any of them, or for the benefit of any one or more of the above mentioned persons for life, and after his or their decease, for the benefit of any one or more of the survivors, or although a prior declaration was so restricted, and he may also apportion the insurance money among the persons so intended to be benefited and may from time to time, by instrument in writing, attach to or endorse on the policy, or referring to the same, alter the apportionment as he deems proper he may also in his Will, make or alter the apportionment of the insurance money, and an apportionment made or altered by his Will shall prevail over any other made before the date of the Will, except so far as such other apportionment has been acted on before notice of the apportionment by Will, and whatever the assured may under this section do, by a declaration or instrument in writing attached to or endorsed on or otherwise in any way identifying the policy, or a particular policy or policies."

6. Sub-section four of section twenty-one of the said Act is hereby amended by striking out the words "endorsed upon or attached to or identifying by its number or otherwise" in the second and third lines thereof and substituting therefor the following "or instrument in writing endorsed upon or attached to or identifying otherwise in any way."

7. Section two of the said Act is hereby amended by adding thereto the following as sub-section seventeen (17) "'declaration' shall include any mode of designating in writing a beneficiary or of apportioning insurance money among beneficiaries."

7. QUEBEC LEGISLATION

Chapter 146. An Act to amend the Charter of the Strathcona Fire Insurance Company....

(Assented to February 25, 1921).

This Act amends the Act of incorporation of the company, 8 Edward VII, chapter 122, by increasing the insurance powers of the company to include the business of fire, automobile, inland and ocean marine, inland transportation, burglary, riot, sprinkler leakage, aeroplane and guarantee insurance. The company is required to make such deposits for the additional classes of insurance as may be required by law but the total additional amount shall not exceed twenty thousand dollars (\$20,000). The company is given power to amalgamate with any other insurance company doing or having the right to do any of the kinds of business which the company may transact.

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8. SASKATCHEWAN LEGISLATION

1. Chapter 39. An Act to amend The Municipal Hail Insurance Act.

(Assented to December 15, 1920).

His Majesty, by and with the advice and consent of the Legislative Assembly of Saskatchewan, enacts as follows:—

1. The Municipal Hail Insurance Act is amended in the manner hereinafter set forth.
2. Section 24 is amended by adding the following as subsection (2):
“(2) In fixing such rate the directors may make provision for the creation of a reserve fund.”
3. Section 25 is amended by adding thereto the following as subsection (3):
“(3) Every person failing to make the report required by subsection (1) shall be liable to a penalty of fifty cents for every quarter section in respect of which such failure occurs.”
4. Section 34 is amended by inserting the following after the word “inclusive” in the fourth line:
“or in the case of fall rye between the first day of June and the fifteenth day of September, both days inclusive”

2. Chapter 84. An Act to amend an Act to incorporate The Agricultural Insurance Co., Limited.

(Assented to December 15, 1920).

This Act amends the Act of incorporation of the company, Chapter 45 of the Statutes of 1916, by increasing the capital stock of the company from five hundred thousand dollars (\$500,000) to one million dollars (\$1,000,000) and provides for further increase from time to time by resolution of the directors confirmed by the company. The powers of the company are enlarged to include sickness insurance and guarantee insurance. Section 29 of the Act is amended by deleting from the details of the statement to be submitted to the shareholders at the annual meeting the share-list of the company.

3. Chapter 85. An Act to incorporate The Midwest Insurance Company, Limited.

(Assented to December 15, 1920).

This Act incorporates the company with power to transact the business of insurance in all its branches, excepting life insurance. The company's authorized capital is five hundred thousand dollars (\$500,000) divided into ten thousand shares of fifty dollars (\$50) each. The business of insurance shall not be commenced until at least two hundred thousand dollars (\$200,000) of its capital have been subscribed and twenty-five thousand dollars (\$25,000) paid thereon, over and above organization expenses. The Head Office of the company is to be in the City of Regina.

4. Chapter 87. An Act to amend an Act to incorporate The Saskatchewan Guarantee and Fidelity Company.

(Assented to December 15, 1920).

This Act amends the Act of incorporation of the company, Chapter 51 of the Statutes of 1908 as amended by Chapter 51 of the Statutes of 1910-11, by increasing the classes of business which may be transacted to include those which may be covered by a license to be issued to the company under the provisions of the Saskatchewan Insurance Act. Section 20 of the original act is repealed and section 21 is amended.

CHAPTER 28

An Act to Amend the Insurance Act, 1917.

(Assented to June 28, 1922).

His Majesty, by and with the advice and consent of the Senate and House of Commons of Canada, enacts as follows:—

1. (1) Paragraphs (i), (j) and (v) of section two of *The Insurance Act, 1917*, chapter twenty-nine of the statutes of 1917, are repealed and the following are substituted therefor:—
“(i) “chief agency” means the principal office or place of business of the company in Canada;
(j) “chief agent” means the chief agent of the company in Canada, named as such in the power of the attorney hereinafter referred to by whatever name he is designated;
(ji) “agent” means an acknowledged agent or other person who in any manner with the authority of the company aids in transacting the insurance business of the company, and includes an insurance broker;
(v) “automobile insurance” means insurance against liability for loss or damage to persons or property caused by an automobile; and insurance against loss of or damage to an automobile;”

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(2) The words "chief agent" and "chief agency" are substituted for the words "agent" and "agency" respectively wherever the latter words occur in sections twenty-two to thirty-five, both inclusive, of the said Act.

(3) Paragraph (x) of the said section is amended by inserting the word "robbery" after the word "theft" in the second line thereof.

2. The said section two is further amended by adding thereto the following paragraphs:—

"(ii) "aviation insurance" means insurance against liability for loss or damage to persons or property caused by an air-craft; and insurance against loss of or damage to an air-craft;

(jj) "credit insurance" means the guaranteeing and indemnifying from loss or damage by reason of giving and extending credit;

(kk) "forgery insurance" means insurance against loss sustained by reason of forgery;

(ll) "hail insurance" means insurance against loss of or damage to, property by hail:

(mm) "live stock insurance" means insurance against the death of, accident to or sickness of animals and includes insurance against the loss of offspring of such animals;

(nn) "tornado insurance" means insurance against loss of or damage to, property by wind-storm, cyclone or tornado;

(oo) "weather insurance" means insurance against loss caused by rain, tempest, flood or other climatic conditions except loss of or damage to, property caused by hail, wind-storm, cyclone or tornado."

3. Section eight of the said Act is repealed and the following is substituted therefor:—

"8. (1) The license may authorize the transaction of such class or classes of insurance, whether mentioned in this Act or not, as the Minister may deem proper: Provided, however, that subject to the renewal of licenses granted before the passing of this Act, no company shall receive a license for life insurance in combination with any other class of insurance unless it maintains in respect of its business of life insurance separate and distinct funds and securities in the case of a Canadian company, and separate and distinct assets in Canada in the case of a British or foreign company, available only for the protection of the holders of its policies of life insurance and not liable for the payment of claims arising from the other class or classes of business which the company transacts.

(2) Any Canadian life insurance company, and any other life insurance company licensed under this Act whose charter authorizes it, may, under the authority of its license to transact life insurance, issue life policies, including in the same policy insurance against disability caused by accident or sickness, but the amount of such disability insurance shall not exceed a weekly benefit of one half of one per cent of the sum assured, nor shall it exceed in the aggregate one half the sum assured, but in the case of total and permanent disability the company may, without further payment of premiums, pay a total and permanent disability benefit not exceeding the sum assured under the said policy.

(3) Any such company may also under the said authority provide in its policies for the payment, in the event of the death of the insured from accident, of a death benefit of double the amount payable in the event of death from other causes; but this subsection shall not operate to increase the amount of disability benefit which may be paid under the provisions of subsection two hereof."

4. Sections nine and ten of the said Act are repealed.

5. Section thirteen of the said Act is repealed and the following is substituted therefor:—

"13. A contract of life insurance shall not, save as provided by section eight hereof, be combined in one policy with a contract for any other class of insurance."

6. The said Act is further amended by inserting the following section immediately after section thirty-four thereof:—

"34A. In every annual statement required to be filed by sections thirty and thirty-one and in every statement of Canadian business required to be filed by section thirty-two of this Act the bonds, debentures, stocks and other securities shall be taken into account at the market values applicable to the said securities at the date of the statement: Provided, however, that when the said market values are, in the opinion of the Minister, temporarily unduly depressed, the Minister may, on the report of the Superintendent, authorize, in the case of bonds and debentures redeemable at a fixed date, the use of values in excess of the said market values, not, however, exceeding the market values at which the said bonds and debentures were shown in the next preceding annual statement, or if acquired since the date of the said preceding statement, not exceeding the book values at the date of the statement."

7. Section forty-eight of the said Act is amended by inserting after the word "Canada" in the eighth line thereof the words "less dividends paid or allowed to policyholders in Canada".

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8. (1) Subsection five, of section fifty-three of the said Act is amended by inserting after the word "company" in the sixteenth line thereof the following:—

"and on the policyholders of the reinsured company not included in the reinsurance".

(2) Subsections four, five, six, seven and ten shall not apply to the reinsurance by a Canadian company of any of the policies other than Canadian policies of any British or foreign company.

9. Subsection two of section fifty-eight of the said Act is amended by inserting after the word "pension" in the fourth line thereof the words "and insurance".

10. Subsection four of section sixty of the said Act is amended by inserting after the word "thereof" in the second line thereof, the words "or to the wife or any child of such director or officer".

11. Section seventy-seven of the said Act is amended by striking out the words "being at the time this Act goes into effect licensed to carry on business in Canada pursuant to *The Insurance Act, 1910*," in the first second and third lines thereof and by adding the following subsections to the said section:—

"(2) If the said by-law, in the case of a life insurance company, authorizes the transaction of a class or classes of insurance other than life insurance, the Treasury Board shall require as a condition of its sanction of the said by-law that the company shall keep separate and distinct accounts and create and maintain separate and distinct funds in respect of its business of life insurance and in respect of the said other class or classes of insurance, and the said funds shall be liable only for claims and losses arising from the class or classes of insurance in respect of which they are respectively maintained.

(3) The amount of the said separate and distinct fund to be maintained in respect of the class or classes of insurance business other than life insurance shall be fixed by the Treasury Board and shall depend on the number and nature of the additional class or classes of business so authorized but shall in no case be less than fifty thousand dollars.

(4) For the purpose of creating the separate and distinct fund mentioned in subsection two hereof the company may by by-law transfer as such fund or as part of such fund the whole or any portion of the balance standing to the credit of the shareholders' surplus account, or if duly authorized by by-law passed by the directors and approved by at least a two-thirds vote of the members present or represented at a special general meeting of the company duly called for that purpose, transfer as the said fund or as any part thereof an amount not exceeding twenty-five per cent of the surplus of the company or the sum of one hundred thousand dollars, whichever is the less: Provided, that for the purpose of this subsection the word "surplus" shall be held to mean the excess of assets over the aggregate of the company's liabilities to its policy-holders, the amount of the paid or guarantee capital, if any, the contingent apportionment of surplus to deferred dividend policies and provision for dividends accrued on quinquennial participating policies on the same scale as that used in the apportionment of surplus to deferred dividend policies of the same duration and all its other liabilities of every kind.

(5) If any portion of the said separate and distinct fund is created by a transfer from the surplus of the company, the by-law shall provide that a proportion of the profits of the said fund equal to the proportion which the amount so transferred from the said surplus is of the total amount so transferred or credited to the said fund, shall thereafter be credited to the life insurance fund of the company.

(6) If the said by-law in the case of a company other than a life insurance company authorizes the transaction of the business of life insurance, the Treasury Board shall require as a condition of its sanction of the said by-law that the company shall keep separate and distinct accounts, and shall create and maintain in respect of the business of life insurance a separate and distinct fund to an amount of not less than one hundred thousand dollars, and such fund shall be liable only for claims or losses arising from the said business of life insurance and the other funds shall not be liable for the said claims or losses.

(7) For the purpose of creating the separate and distinct fund mentioned in subsection six hereof the company may by by-law transfer as such fund the whole or any portion of the surplus of the company which under the provisions of this Act is available for the payment of dividends to its shareholders.

(8) Any separate and distinct fund authorized by this section may in the case of any company be liquidated and wound up under the provisions of this Act or of the *Winding-up Act* independently of the other business of the company and the provisions of this Act and of the *Winding-up Act* shall apply to such funds as fully as if the company transacted only the class or classes of business in respect of which such funds are maintained: Provided that in the winding-up of the company or of any fund thereof, the capital stock, if any, subscribed before the date of the separation of funds herein authorized shall be liable, both as to the amount paid and the amount unpaid thereon only for claims or losses arising from the class or classes of business transacted prior to the said date."

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12. Section eighty-three of the said Act is amended by adding thereto a new subsection as follows:—

“(4) Nothing in this section shall prohibit the issue by any company to the holder of a lapsed policy of such company of a new policy providing for special benefits to be granted in lieu of benefits to which the insured may be entitled under the provision of the lapsed policy.”

13. (1) Paragraph (c) of subsection one of section ninety-one of the said Act is repealed and the following substituted therefor:—

“(c) That the statements made by the insured in his application shall, except in the case of fraud or of error in age, be accepted as true and incontestable after the policy has been in force during the lifetime of the insured for a period of not more than two years”.

(2) Paragraph (g) of subsection one of the said section is amended by striking out the words “ninety-five per cent of the surrender value of such policy” in the fifth and sixth lines thereof and substituting therefor the words “the cash surrender value of such policy at the end of the current policy year, less interest from the date of the loan to the end of such year”.

(3) Paragraph (j) of subsection one of the said section is amended by striking out the words “insurability satisfactory to the company” in the sixth line thereof, and substituting therefor the words “good health and other evidence of insurability satisfactory to the company as at the date of application for reinstatement”.

14. Subsection three of section one hundred and six of the said Act, as enacted by chapter fifty-seven of the statutes of 1919, is amended to read as follows:—

“(3) Every society licensed under the provisions of this Part shall when so licensed be exempted from the provisions of sections thirteen, fourteen and forty-three of this Act and from the provisions of Part II of this Act with the exception of sections ninety and ninety-four to one hundred and two thereof, both inclusive.”

15. Subsection three of section ninety-three of the said Act is amended by striking out the word “fifteen” in the sixteenth line thereof and substituting the word “twenty-one”, and subsection ten of the said section is amended by adding thereto the following:—

“when the number of directors does not exceed thirteen; when the number exceeds thirteen, the quorum shall be seven”.

16. Subsection one of section one hundred and four of the said Act is amended by striking out the words “reserve on the participating policies to the total reserve” in the thirteenth line thereof and substituting therefor the words “mean participating fund to the mean total funds” and by adding at the end of the subsection the following words “in the proportion of the mean shareholders’ fund to the mean total funds.”

17. Section one hundred and fifteen of the said Act, as enacted by chapter fifty-seven of the statutes of 1919, is amended by adding thereto the following subsection:—

“(2) Any provision contained in the Act of incorporation of any fraternal benefit society incorporated by the Parliament of Canada which provides for the printing upon the society’s certificates or literature of any condition or statement inconsistent with the provisions of this Act is hereby repealed.”

18. (1) Paragraphs (c) and (e) of section one hundred and thirty-eight of the said Act is amended by striking out the word “fifteen” wherever the same occurs in the said paragraphs, and substituting therefor the word “twenty-one”.

(2) Paragraph (l) of the said section is amended by adding thereto the following:—“when the number of directors does not exceed thirteen; when the number exceeds thirteen a quorum shall be seven”.

(3) This section shall apply to every company to which the said section one hundred and thirty-eight applies, whether incorporated before or after the coming into force of this Act.

19. The said Act is further amended by inserting the following section immediately after section seventy-eight:—

“78A. (1) It shall be a condition of the license issued to any company under this Act, whether such condition be expressed in the license or not, and for the breach of which the said license may be cancelled, that no compensation or remuneration by way of commission shall be paid to any person, partnership, association or corporation, for soliciting for, or obtaining applications or proposals for insurance or for collecting premiums from policyholders unless such person, partnership, association or corporation shall have been approved as an agent or broker by the Superintendent; but such approval shall in each case be deemed to have been granted unless and until the Superintendent shall advise the company in writing that it has not been so granted.

(2) If in any such case the Superintendent shall so advise the company and shall refuse to approve of any such person, partnership, association or corporation as aforesaid, he shall, on the request of the company issue to the company a ruling setting forth his reasons for the said refusal,

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and the company may within twenty days of the receipt of such ruling appeal against such ruling to the Exchequer Court of Canada, which court shall have power to make all necessary rules for the conduct of appeals under this section, and pending the judgment of such Court, such person, partnership, association or corporation shall be deemed to have been approved as an agent or a broker as the case may be.

(3) Before advising the company that such approval has not been granted the Superintendent shall appoint a board of enquiry to investigate all charges of violation of the provisions of this Act which have been made to the Superintendent against such person, partnership, association or corporation and which the Superintendent deems sufficient to justify the refusal of such approval, the said board to be composed of a representative of the companies transacting the class of business in respect of which the said charges are made, a representative of the agents engaged in soliciting such class of business and a representative of the Department, and the Superintendent shall advise the company that such approval has not been granted only if the said board after investigation and enquiry is of the opinion that the said charges or any of them have been sustained.

(4) If such charges are made in respect of the business of life insurance the representative of the said companies shall be the nominee of the President of the Canadian Life Insurance Officers' Association, and the representative of the said agents shall be the nominee of the President of the Life Underwriters' Association of Canada."

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PROVINCIAL TAXES AND FEES.

In the Report for each of the years 1912 to 1920 inclusive there was published a Summary statement of the taxes and fees required by the various provinces of Canada from insurance companies licensed by this Department. A similar statement was given in respect to taxes and fees required by municipalities, cities and towns, within the various provinces. This information has been brought up to date and is here given in sufficient detail, it is believed, for most purposes. As hereinafter indicated the information, in regard to municipalities, cities, and towns is in some cases incomplete. There has been added information in respect of fees for agents' certificates of authority and taxes applicable to unlicensed insurance.

ALBERTA.

By the Province—

(a) *Registration and filing of documents.*—Filing of documents preliminary to issue of license \$10. Registration and renewal thereof: life insurance, \$300; fire (other than mutual) either alone, or combined with one or more of the following: storm, cyclone, tornado, inland marine, inland transportation, use and occupancy, rent, profit, sprinkler leakage and explosion insurance, \$300; hail insurance, \$200; accident (including vehicle and public liability), automobile, sickness or health, guarantee, burglary, liability and automobile, or any one or more of them, \$200; one or more of the following: plate glass, automobile, guarantee, burglary, steamboiler, storm, cyclone, tornado, inland marine, inland transportation, sprinkler leakage, explosion and live stock insurance or any other class of insurance not hereinbefore enumerated, \$50; mutual fire insurance—Dominion or Foreign, \$50, Provincial, \$50.

(b) *Income Tax.*—The premium income of life and insurance companies is taxed to the extent of 2 per cent thereof while all others are taxed 1 per cent. If a company lends money on security in the province and has more than \$50,000 invested in the province, the gross income received from its total investments in the province is taxed to the extent of $\frac{1}{4}$ per cent thereof.

(c) *Unlicensed insurance.*—

(d) *Agency license fees.*—

Every agent shall pay to the superintendent for the use of the province for each certificate of authority or renewal thereof:—

- | | |
|---|---------|
| 1. To undertake all classes of insurance except life insurance:— | |
| In cities of 5,000 or over..... | \$25 00 |
| In cities under 5,000 and towns..... | 7 00 |
| In any place in the province except in cities and towns... | 3 00 |
| 2 To undertake life insurance anywhere in the province..... | 3 00 |
| 3 To undertake anywhere in the province all classes of insurance except fire or life insurance..... | 3 00 |

By municipalities—

No taxes or fees permitted.

BRITISH COLUMBIA.

By the Province—

(a) *Registration and filing of documents.*—For filing documents and application for license, \$5; charge for publication notice of license, \$5. Initial license fee for all insurance companies, \$250. For application on renewal of license: all companies, \$5; supplementary license, \$50.

(b) *Income Tax.*—A tax of 2 per cent of income (all sources) is required from all insurance companies.

(c) *Unlicensed fire insurance.*—2 per cent on premiums.

(d) *Agency license fees.*—None.

By Municipalities—

City of Vancouver taxes Insurance Companies an annual fee of \$100 and agents \$50.

MANITOBA.

By the Province—

(a) *Registration and filing of documents, etc.*—Filing of documents prior to issue of license, \$5. Service of Insurance Inspector acting as attorney for service of process, \$5 annually. Registration—Fire, hail, or life companies, \$200; accident, guarantee or surety, \$100; inland marine or plate glass, \$25. Underwriters' Permit, \$100.—

(b) *Income Tax.*—2 per cent on the gross premium income of all companies.

(c) *Agents' license fees*—Fire insurance: cities, \$20; towns, \$5; villages, \$3. Life insurance and miscellaneous classes, \$2; mutual fire, \$3.

(d) *Unlicensed insurance*—If the business is written through a special broker there is a tax of 2 per cent of premiums; otherwise the assured pays.

(e) Special brokers must be licensed.

By Municipalities—

No special taxes are charged by municipalities, except the town of Virden, and Le Pas.

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NEW BRUNSWICK.

By the Province—

The taxes imposed by the Province may be conveniently classed according to the nature of the business transacted and are as follows:—

(a) *Fire Insurance Companies.*—A tax on premium income of 2 per cent thereof, but not less than \$100, on companies having a Dominion License, and on such other companies as receive a permit from the Provincial Secretary-Treasurer, 2 per cent on net premium income, but not less than \$25.

(b) *Life Insurance Companies.*—An annual tax of \$100, and in addition 1½ per cent of the net premium income.

(c) *Other Companies.*—2 per cent of the net premium income, but not less than \$25.

(d) Tax on resident fire insurance agents, nil; on non-resident agents, \$100.

(e) *Licensing of life insurance agents.*—Resident agents, \$2; non-resident, \$50.

(f) *Unlicensed insurance.*—No unlicensed company is allowed to do business. We issue no licenses. If insurance is placed by companies outside the province who have not paid tax we collect 2% of net premiums from the *Insured*. See sect. 4, sub-sect. (3) of our Corporation Tax Act, 1920.

By Municipalities—

Information wanting.

NOVA SCOTIA

The annual registration fee is based on the company's capital. In the case of a Dominion company, \$200 for a nominal capital of \$1,000,000, and 10 per cent per \$1,000 for amounts above \$1,000,000. In the case of a Foreign company, which includes Provincial company, substitute \$500,000 for \$1,000,000 above.

Where the capital exceeds \$500,000 and the company carries on business outside of Nova Scotia in which at least 50 per cent of the prescribed capital is invested, the Governor in Council may grant a reduction.

(a) *Income Tax:*—

The Gross Premium income of all Insurance Companies is taxed to the extent of 2 per cent for general revenue and not exceeding ½ per cent under the Fire Prevention Act for the appointment of a Fire Marshal. There is no tax on income from other sources.

(b) *Agency License fees:*—

Fire Insurance in Cities.....	\$10 00
Incorporated Towns.....	5 00
Elsewhere.....	3 00

For Life or Accident Ins.....	3 00
Non-resident.....	50 00
unless territory of Agent includes Nova Scotia, in which case fee is	10 00

(c) *Unlicensed Insurance Tax:*—

Same rate as for licensed Company.

No special taxes are imposed by municipalities, town or by rural municipalities.

City Taxes:—

The City of Halifax imposes taxes annually as follows: each Company doing life, fire, marine, \$200; accident or guarantee insurance, \$50; plate glass, \$25. The City of Sydney imposes an annual license fee of \$20 and in addition a company is rated holding \$100 of personal property for every \$20 of net annual income or profit derived from insurance business done in the city.

ONTARIO.

By the Province—

(a) *Registration and filing of documents.*—Application fee, \$10; filing power of attorney, \$5; registration graded from \$150 to \$300, computed on the basis of assets.

(b) *Premium Income Tax.*—Annual tax under the Corporations Tax Act, 1914 (amended 1920). Life insurance, 1, per cent of gross premiums, less cash value of dividends to policyholders; fire and other, 1¼ per cent of gross premiums. Reinsurance premiums are deductible from the gross only when paid to a company with a principal or head office in Ontario.

If any country or state imposes taxes or fees which have the effect of discriminating against any insurance companies organized under the laws of Canada or Ontario, having their principal office in Ontario, then any company organized under the laws of any such country or state may be required to pay additional taxes and fees in Ontario but not exceeding the taxes and fees required by such country or state from insurance companies organized under the laws of Canada or Ontario.

- (c) Insurance agents' certificate of authority, Life, life and accident insurance or life and accident and sickness insurance, \$3. Any classes of insurance other than life insurance, \$3.
- (d) Insurance adjusters' license \$10.
- (e) Insurance brokers' license, \$10.
- (f) Insurance brokers placing business with unregistered companies, \$25.
- (g) Underwriters' agencies, \$100.

By Municipalities—

In addition to taxes on real estate owned, a business tax is imposed by some municipalities, but is proportionate to the value of the real property owned.

PRINCE EDWARD ISLAND.

By the Province—

Extra provincial insurance companies pay an annual tax depending on the class or business as follows, namely: Life insurance, \$300; fire insurance, \$200; accident, \$75; guarantee, \$50; and accident and guarantee, \$100.

By Cities and Towns—

The city of Charlottetown imposes an annual tax as follows: Life, \$100; fire, \$75; guarantee \$25; accident, \$25; and plate glass, \$10. —

The town of Summerside imposes an annual tax as follows: Life, \$25; fire, \$10; accident. \$15; and plate glass, \$5.—

The town of Georgetown imposes an annual tax as follows:—Life, \$3; fire, \$3; plate glass, \$1; and guarantee, \$1. —

The town of Souris imposes an annual tax of \$5 on all insurance companies.

The town of Borden imposes no taxes.

The town of Montague has not so far collected any taxes.—

The town of Alberton imposes an annual tax of \$2.50 on all insurance agents.

Information in regard to other towns wanting.

QUEBEC.

By the Province—

(a) *Registration and filing of documents.*—Application for registry, \$5; filing of charter, \$5; filing of power of attorney, \$5; certificate of registry, \$150 annually.

(b) *Income tax.*—The premium income of life insurance companies, 1½ per cent thereof but not less than \$400; all other companies, 1 per cent but not less than \$250.

(c) *Fire Prevention Tax.*—Fire companies are taxed ¼ of 1 per cent in addition to the income tax above.

Income other than premium income is not taxed.

(d) *Agents Fees.*—Industrial, life or funeral insurance, \$2; for life insurance, cities, \$5; elsewhere, \$3; for all other classes of insurance in cities, \$10, elsewhere, \$5.

(e) *Unlicensed Insurance Tax.*—Same as for licensed companies.

By Municipalities—

Municipalities have the power in their charters to impose taxes on insurance companies, but there is no statute establishing uniformity of such taxation.

SASKATCHEWAN.

By the Province—

For recording and filing of documents before the issue of a license.....\$ 10
For initial license to do business or renewal thereof:—

1. *Stock companies—*

(a) Life insurance in all its branches..... 200

(b) Fire, storm, cyclone, tornado, hail, inland marine, inland transportation and sprinkler leakage insurance..... 200

Underwriters' agencies..... 100

All other companies..... 100

NOTE.—Additional license to a company licensed to transact the business of any one of the above groups (except group (a) to transact the business of any other group not exceeding three in all:—One half the above amounts for each additional group.

2. *Mutual companies—*

Provincial companies.....\$ 25

Extra provincial companies..... 150

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3. For certificate of authority as agents—

In case of fire insurance:

In cities.....	25
In towns.....	7
Elsewhere.....	5
In case of all other classes of insurance (mutual and stock).....	3

NOTE.—The holding of a certificate for underwriting fire insurance shall *ipso facto* be authority for underwriting all other classes.

4. Unlicensed Insurance tax, $1\frac{1}{2}$ per cent of premiums payable.*Income Tax.*—On the gross premium income of all companies—

Premium income less than \$50,000.....	Thereof 1 %
“ \$50,000 but less than \$100,000.....	1½ %
“ \$100,000 but less than \$200,000.....	1¾ %
“ \$200,000 or more.....	2 %

The minimum tax is \$100 if the authorized capital does not exceed \$100,000 and \$175 if the capital exceeds \$100,000.

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INSOLVENT COMPANIES IN THE HANDS OF LIQUIDATORS.

(1) THE VICTORIA-MONTREAL FIRE INSURANCE COMPANY.

Statement of the Liquidator, John Hyde, as at February 2, 1922.

ASSETS.

Shareholders' balances considered good.....	\$ 116,624 99
Assets considered doubtful or bad:—	
Shareholders' balances.....	\$ 35,197 78
Bills receivable.....	20,072 88
T. A. Temple & Sons.....	37,727 49
Agencies and brokers' balances.....	6,597 87
	<hr/> 99,596 02
Total assets.....	<hr/> \$ 216,221 01

LIABILITIES

Return premiums unclaimed.....	\$ 91 31
Claims not filed or not admitted but of which the liquidator has notice.....	36,253 22
	<hr/>
Total liabilities.....	<hr/> \$ 36,344 53

CASH STATEMENT FROM APRIL 1, 1921 TO FEBRUARY 2, 1922.

Receipts.

Cash in bank, March 31, 1921.....	\$ 2,545 81
Interest on bank account till November 20, 1920.....	89 17
Unclaimed rebates.....	0 91
Outstanding cheques.....	50 08
	<hr/>
	\$ 2,685 97

Expenditure.

Legal fees, etc.....	1,061 55
Balance in hands of Receiver General per order of court at February 2, 1922.....	<hr/> \$ 1,624 42

(2) LA COMPAGNIE D'ASSURANCE CONTRE L'INCENIDE DE RIMOUSKI.

Mr. Théodore Meunier, liquidator of the Company, furnished the following provisional statement of its assets and liabilities as at December 31, 1921, and of income and expenditure from Jan. 1, 1921 to December 31, 1921.

ASSETS.

Cash on hand.....	\$ 17,676 96
Due by agents.....	5,022 66
Due by Colonial Fire Insurance Co. (in liquidation).....	1,481 11
	<hr/>
Total assets, nominal value.....	<hr/> \$ 24,180 73

LIABILITIES.

Claims of policyholders who rank as privileged creditors (chap. 144, sec. 70 of the Winding-up Act) \$198,595.67, less paid cheques of the first dividend \$37,128.09.	\$ 161,467 58
Privileged claims, being salaries and taxes due to the Crown.....	294 25
Claims of ordinary creditors.....	22,650 62
	<hr/>
Total.....	<hr/> \$ 184,412 45

NOTE.—The actual value of the assets is considerably less than the nominal value shown above.

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INCOME.

Cash on hand December 31, 1920.....	\$ 19,462 12
Interest on deposits.....	410 54
Shareholders and agents.....	330 84
All other income.....	254 95
Total.....	<u>\$ 20,458 45</u>

EXPENDITURE.

Liquidator's fees.....	\$ 2,000 00
Inspector's fees.....	425 00
All other expenditure.....	351 49
First dividend.....	5 00
Cash on hand December 31, 1921.....	17,676 96
Total.....	<u>\$ 20,458 45</u>

(3) THE ONTARIO FIRE INSURANCE COMPANY.

The Trusts and Guarantee Co., liquidator, has furnished the following provisional statement of assets and liabilities of the above company, as at March 31, 1922 and of the income and expenditure for the year ended on that date. The liquidator's estimate of what the assets may be reasonably expected to realize is included in the following statement.

ASSETS.

	Book value.	Expected to realize.
Cash in bank.....	\$ 38,490 88	\$ 38,490 88
Agents' balances.....	1,545 42	Nil
Western Canada Fire Insurance Co. (in liquidation).....	3,000 00	3,000 00
Real estate and mortgage.....	25,006 63	1,600 00
Contributories.....	2,490 00	Nil
	<u>\$ 70,532 93</u>	<u>\$ 43,090 88</u>

LIABILITIES.

Claims of policyholders after deducting Preferred Dividend of 25 per cent.....	\$ 105,012 80
Claims other than those of policyholders.....	2,784 65
Claims other than those of policyholders, not yet admitted.....	16,845 81
	<u>\$ 124,643 26</u>

INCOME (APRIL 1, 1921 to March 31, 1922).

Accounts receivable:—	
Cash in bank April 1, 1921.....	\$ 28,709 08
Agents.....	\$ 30 00
Dividend of 25 p.c. on claim against Western Canada Fire Insurance Company.....	7,000 00
	<u>7,030 00</u>
Rent—Real estate.....	101 00
Interest.....	1,701 86
Contributories.....	2,313 40
Total.....	<u>\$ 39,855 34</u>

EXPENDITURE (April 1, 1921 to March 31, 1922).

Printing, stationery, postage, etc.....	\$ 84 46
Legal expenses.....	1,040 00
Sundries.....	204 00
Taxes on real estate.....	36 00
Balance on hand, March 31, 1922.....	38,490 88
Total.....	<u>\$ 39,855 34</u>

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(4) ANGLO-AMERICAN FIRE INSURANCE COMPANY.

The liquidator, Mr. G. T. Clarkson, Toronto, furnished the following statement showing the receipts and disbursements from April 1, 1921, to March 31, 1922, also the assets of the company on the last mentioned date and summary of claims filed against the estate.

RECEIPTS.

Cash on hand March 31, 1920.....	\$ 25,957 94
Standard Bank, interest on deposit.....	276 84
Amount collected from shareholders.....	5,354 00
	<hr/>
	\$ 31,588 78

PAYMENTS.

Salaries.....	\$ 4,720 00
Postage and telegrams.....	35 40
Bond premium.....	50 00
Rent of vault.....	110 00
Costs.....	10,579 82
Sundry.....	270 00
Liquidator's remuneration.....	6,000 00
First and final dividend to creditors.....	9,364 48
Reserve for final dividend on disputed German claims.....	459 08
	<hr/>
	\$ 31,588 78

(5) THE MONTREAL CANADA FIRE INSURANCE COMPANY.

The following statement has been furnished by the National Trust Company, Limited, Toronto, liquidator of the company, showing the receipts and disbursements from April 1, 1921 to March 31, 1922, and the assets and liabilities on March 31, 1922.

RECEIPTS.

Cash in bank March 31, 1921.....	\$ 14,521 37
Bank interest.....	384 67
Dividend.....	1,551 43
	<hr/>
	\$ 16,457 47

DISBURSEMENTS.

Liquidation expenses.....	\$ 1 00
Cash in bank March 31, 1921.....	16,456 47
	<hr/>
	\$ 16,457 47

ASSETS.

Cash in bank.....	\$ 16,456 47
Liabilities in excess of assets.....	11,873 98
	<hr/>
	\$ 28,330 45

LIABILITIES

Fire losses in United States.....	\$ 15,244 62
Unearned premiums.....	6,664 64
General creditors.....	6,421 19
	<hr/>
	\$ 28,330 45

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FIRE PREVENTION

The following tables of fire losses in the larger cities and towns in Canada were gathered from the Municipal Officials in the form of monthly returns and must be regarded as estimates only.

FIRE LOSSES IN MUNICIPALITIES WHERE POPULATION EXCEEDS 10,000

Municipality	Population	Total Property Loss	Loss Per Capita	Loss Per Capita in 1920
Ontario—		\$	%	%
Belleville.....	12,243	18,554	1.51	3.40
Brantford.....	31,365	60,042	1.91	6.27
Chatham.....	16,000	135,638	8.48	0.94
Fort William.....	20,000	110,101	5.50	2.86
Galt.....	13,200	3,800	0.28	0.79
Guelph.....	18,000	458,155	25.45	1.79
Hamilton.....	118,243	717,697	6.09	3.63
Kingston.....	23,000	30,000	1.30	6.01
Kitchener.....	21,000	42,914	2.04	0.90
London.....	60,685	231,822	3.82	4.86
Niagara Falls.....	15,000	14,033	0.93	Nil.
North Bay.....	11,402	10,292	0.90	2.40
Oshawa.....	13,000	8,435	0.65	0.59
Ottawa.....	120,000	650,000	5.41	5.09
Owen Sound.....	12,000	35,040	2.92	0.56
Peterborough.....	21,400	10,750	0.50	1.46
Port Arthur.....	15,629	231,064	14.84	9.53
St. Catharines.....	21,000	7,787	0.37	0.87
St. Thomas.....	18,000	17,407	0.96	1.29
Sarnia.....	14,500	34,291	2.36	1.16
Sault Ste. Marie.....	24,000	68,966	2.83	2.21
Stratford.....	17,611	52,996	3.00	0.22
Toronto.....	525,000	980,126	3.79	4.04
Windsor.....	45,000	139,060	3.09	0.24
Woodstock.....	10,164	39,008	3.83	1.33
Quebec—				
Hull.....	33,762	112,345	3.33	0.90
Lachine.....	15,600	32,662	2.09	1.00
Lévis.....	10,000	312,750	31.27	0.48
Montreal.....	773,904	3,000,586	3.87	6.03
Outremont.....	14,500	11,535	0.79	0.96
Quebec.....	116,000	817,602	7.04	6.52
St. Hyacinthe.....	12,000	19,000	1.58	0.89
Shawinigan Falls.....	12,000	39,700	3.28	1.54
Sherbrooke.....	23,285	40,280	1.73	0.94
Three Rivers.....	24,000	44,185	1.84	1.76
Verdun.....	28,000	37,281	1.33	0.54
Westmount.....	18,500	21,900	1.21	1.14
Manitoba—				
Brandon.....	16,000	68,881	4.30	8.26
St. Boniface.....	13,080	22,717	1.73	0.65
Winnipeg.....	199,129	1,362,962	6.84	42.86
Saskatchewan—				
Moosejaw.....	23,500	71,922	3.06	5.56
Regina.....	35,000	186,799	5.33	2.11
Saskatoon.....	30,000	275,320	9.17	1.48
Alberta—				
Calgary.....	70,000	335,162	4.78	4.37
Edmonton.....	58,627	149,640	2.55	2.29
Lethbridge.....	11,300	70,336	6.22	1.40
Medicine Hat.....	12,000	18,130	1.51	8.01
British Columbia—				
New Westminster.....	16,000	31,507	1.96	3.64
North Vancouver.....	10,000	6,255	0.62	1.44
Vancouver.....	125,000	318,564	2.54	3.10
Victoria.....	58,000	45,592	0.78	0.96
Nova Scotia—				
Amherst.....	10,000	10,692	1.06	1.76
Dartmouth.....	10,000	28,148	2.81	2.58
Glace Bay.....	18,000	59,045	3.22	4.27
Halifax.....	58,087	407,616	7.01	10.33
Sydney.....	25,000	277,930	11.11	9.87
New Brunswick—				
Fredericton.....	8,876	22,739	2.56	0.82
Moncton.....	20,000	141,580	7.07	17.17
St. John.....	55,000	98,300	10.78	1.66
Prince Edward Island—				
Charlottetown.....	13,000	50,850	3.91	2.43

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FIRE LOSSES IN MUNICIPALITIES WITH POPULATION OF 5,000 TO 10,000

Municipality	Population	Total Property Loss	Loss Per Capita	Loss Per Capita in 1920
		\$	%	%
<i>Ontario—</i>				
Barrie.....	8,000	16,438	2.05	1.87
Brampton.....	5,000	10,000	2.00	4.05
Brockville.....	9,350	33,771	3.61	3.88
Cobourg.....	5,247	1,400	0.26	0.05
Collingwood.....	6,016	18,955	3.15	1.00
Cornwall.....	7,738	5,000	0.64	1.61
Dundas.....	5,000	5,400	1.80	1.36
Ford City.....	5,500	6,100	1.11	1.00
Kenora.....	5,500	11,850	2.15	5.08
Lindsay.....	8,500	8,993	1.05	2.27
Midland.....	7,129	62,299	8.73	Nil.
Pembroke.....	8,000	43,427	5.42	7.63
Preston.....	5,687	11,025	1.93	0.71
Renfrew.....	5,000	7,900	1.58	2.74
Smith's Falls.....	8,000	26,610	3.32	0.72
Sudbury.....	8,500	88,667	10.43	6.08
Thorold.....	5,300	10,677	2.01	1.66
Timmins.....	6,000	25,160	4.19	18.05
Trenton.....	6,000	15,825	2.63	2.06
Walkerville.....	7,500	24,544	3.27	0.15
Waterloo.....	5,200	4,925	0.94	4.72
<i>Quebec—</i>				
Chicoutimi.....	8,800	139,900	15.85	1.08
Granby.....	7,000	7,100	1.01	0.06
Grand' Mère.....	8,000	7,910	0.98	2.60
Joliette.....	9,592	280,080	26.07	1.81
Jonquière.....	6,000	13,775	2.29	0.33
La Tuque.....	6,000	23,100	3.85	2.00
Longueuil.....	5,200	1,626	0.31	0.79
Magog.....	5,300	600	0.11	0.46
Montmagny.....	5,668	Nil.	Nil.	0.11
Rivière du Loup.....	7,177	13,225	1.57	2.63
St. Jean.....	9,850	8,100	0.82	Nil.
St. Jérôme.....	5,737	31,868	5.75	2.89
St. Lambert.....	5,700	3,500	0.61	11.00
Sorel.....	8,227	60,000	7.29	0.58
Thetford Mines.....	7,447	7,162	0.96	Nil.
Valleyfield.....	9,325	8,710	0.93	2.29
<i>Manitoba—</i>				
Portage la Prairie.....	7,000	22,429	3.20	0.85
<i>Saskatchewan—</i>				
Prince Albert.....	8,500	47,136	5.54	1.54
Yorkton.....	5,153	82,864	16.08	2.58
<i>British Columbia—</i>				
Nanaimo.....	9,000	23,572	2.62	0.10
Nelson.....	8,000	20,894	2.61	1.94
Prince Rupert.....	7,000	6,601	0.94	0.17
<i>Nova Scotia—</i>				
New Glasgow.....	8,900	21,507	2.41	13.09
North Sydney.....	6,000	6,601	1.11	23.54
Springhill.....	6,000	1,601	0.26	2.48
Stellarton.....	5,500	9,000	1.63	1.81
Sydney Mines.....	8,328	94,465	11.34	5.69
Truro.....	8,000	20,955	2.62	1.32
<i>New Brunswick—</i>				
Campbellton.....	6,000	81,875	1.36	2.47

FIRE LOSSES IN MUNICIPALITIES WITH POPULATION OF 1,000 TO 5,000

<i>Ontario—</i>				
Alexandria.....	2,500	148,585	59.43	3.78
Alliston.....	1,600	Nil.	Nil.	Nil.
Almonte.....	2,300	5,200	2.26	1.24
Amherstburg.....	2,500	7,800	3.12	2.56
Arnprior.....	4,852	40,220	8.28	1.97
Aurora.....	2,300	Nil.	Nil.	14.21
Aylmer.....	2,250	4,400	1.95	2.54
Blenheim.....	1,700	7,050	4.14	0.38
Blind River.....	1,800	2,000	1.11	Nil.
Bowmanville.....	3,330	15,280	5.45	4.09
Bracebridge.....	2,517	2,079	0.82	8.09
Burlington.....	2,500	9,500	3.80	0.82
Campbellford.....	3,000	100	0.03	1.66

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FIRE LOSSES IN MUNICIPALITIES WITH POPULATION OF 1,000 TO 5,000

Municipality	Population	Total Property Loss	Loss Per Capita	Loss Per Capita in 1920
		\$	%	%
<i>Ontario—Concluded</i>				
Capreol.....	1,900	41,460	21.82	27.26
Carleton Place.....	4,000	75,000	18.75	Nil.
Chesley.....	2,000	Nil.	Nil.	14.22
Clinton.....	2,000	370	0.10	0.30
Cobalt.....	4,600	6,055	1.31	0.64
Cochrane.....	3,300	2,300	0.69	3.56
Copper Cliff.....	3,000	25,305	8.43	6.49
Deseronto.....	1,928	700	0.36	3.40
Dresden.....	1,393	10,000	7.17	37.84
Dryden.....	1,200	636	0.53	0.24
Dunnville.....	3,600	32,170	8.93	1.98
Durham.....	1,700	Nil.	Nil.	0.23
Essex.....	1,608	53,600	3.33	0.94
Forest.....	1,422	Nil.	Nil.	Nil.
Fort Frances.....	3,000	292,155	97.38	13.18
Gananoque.....	3,467	6,935	1.97	3.57
Goderich.....	4,200	105,545	25.12	0.42
Gravenhurst.....	1,500	150	0.10	0.95
Haileybury.....	3,700	9,890	2.67	4.55
Hespeler.....	3,100	Nil.	Nil.	2.90
Iroquois Falls.....	2,000	7,500	3.75	28.00
Keewatin.....	1,325	Nil.	Nil.	3.42
Kincardine.....	2,074	28,400	13.69	14.11
Kingsville.....	1,800	150,250	83.47	1.25
Leamington.....	4,400	3,350	0.76	0.60
Listowel.....	2,500	28,550	11.42	6.74
Mattawa.....	1,462	60	0.04	3.79
Meaford.....	2,667	39,300	14.73	6.08
Merriton.....	2,589	15,113	5.80	2.98
Milton.....	2,073	10	0.00	0.10
Mitchell.....	1,686	5,000	2.96	2.04
Mount Forest.....	1,800	Nil.	Nil.	Nil.
Napanee.....	3,000	6,245	2.08	4.41
New Liskeard.....	3,000	4,000	1.33	0.50
Niagara-on-Lake.....	1,400	1,007	0.72	Nil.
Oakville.....	2,985	7,240	2.45	21.67
Orangeville.....	2,427	Nil.	Nil.	1.30
Palmerston.....	1,800	85	0.04	2.00
Parkhill.....	1,213	150	0.12	1.30
Parry Sound.....	3,500	207,255	59.21	2.88
Penetanguishene.....	4,005	107,475	26.83	4.20
Perth.....	4,035	50	0.01	0.28
Pictou.....	3,552	1,475	0.41	0.99
Port Colborne.....	2,400	Nil.	Nil.	2.98
Port Hope.....	4,567	26,585	5.82	0.18
Prescott.....	2,750	6,740	2.45	0.78
Richmond Hill.....	1,200	3,500	2.91	Nil.
Ridgetown.....	2,152	8,470	3.88	0.23
Rockland.....	3,300	20,635	6.25	Nil.
St. Mary's.....	4,035	97,210	24.11	Nil.
Seaford.....	1,831	2,658	1.44	8.91
Simcoe.....	4,000	662	0.16	Nil.
Sioux Lookout.....	1,127	8,600	7.63	Nil.
Southampton.....	1,600	2,000	1.25	0.58
Stayner.....	1,040	12,700	12.21	0.96
Strathroy.....	2,738	2,095	7.65	0.47
Thessalon.....	1,640	2,150	1.31	0.55
Tilbury.....	1,700	3,900	2.29	21.72
Tillsonburg.....	3,021	6,800	2.25	26.68
Uxbridge.....	1,700	1,000	0.58	10.11
Vankleek Hill.....	1,500	4,010	2.66	Nil.
Wallaceburg.....	4,500	10,323	2.29	0.50
Weston.....	3,157	2,350	6.44	0.26
Whitby.....	4,000	13,640	3.40	5.77
Wingham.....	2,459	7,000	2.84	0.46
<i>Quebec—</i>				
Acton Vale.....	1,500	466	0.31	50.00
Arthabaska.....	1,282	750	0.58	0.46
Baie St. Paul.....	1,791	50,000	2.79	0.11
Baconsfield.....	1,350	1,600	1.18	Nil.
Beauharnois.....	2,226	265	0.11	0.14
Bedford.....	1,249	2,000	1.60	2.00
Beloeil.....	1,442	1,250	0.86	0.10
Berthierville.....	2,350	10,300	4.38	10.00
Black Lake.....	3,700	32,200	8.70	0.85
Bromptonville.....	1,300	22,500	17.30	9.54
Buckingham.....	4,000	4,800	1.20	0.03
Châteauguay.....	1,200	Nil.	Nil.	Nil.
Coaticook.....	3,501	7,000	1.99	1.71
Cookshire.....	1,000	4,000	4.00	Nil.
Courville.....	1,352	3,000	2.21	Nil.

FIRE LOSSES IN MUNICIPALITIES WITH POPULATION OF 1,000 TO 5,000

Municipality	Population	Total Property Loss	Loss Per Capita	Loss Per Capita in 1920
		\$	%	%
<i>Quebec—Concluded</i>				
Dorion.....	1,100	4,000	3.63	6.00
Dorval.....	2,000	26,900	13.45	Nil.
Drummondville.....	2,800	205,000	73.21	1.51
Farnham.....	3,725	26,640	7.15	0.42
Herville.....	2,000	72,050	36.02	Nil.
Laprairie.....	2,200	1,100	0.50	0.28
Lauson.....	2,919	3,000	0.60	0.36
Laval Rapids.....	2,137	19,000	8.89	1.69
Louisville.....	1,752	500	0.28	Nil.
Marieville.....	1,693	300	0.17	Nil.
Magantic Lake.....	3,200	800	0.25	0.62
Montreal West.....	1,800	1,600	0.88	0.21
Nicolet.....	4,000	100	0.02	62.50
Pointe-Aux-Trembles.....	2,400	1,100	0.45	4.05
Pointe Claire.....	4,000	500	0.12	Nil.
Richmond.....	2,400	4,800	2.00	0.49
Rimouski.....	3,600	200	0.05	7.39
Roberval.....	2,004	100	0.04	Nil.
Scotstown.....	1,000	Nil.	Nil.	4.21
Ste. Anne-de-Bellevue.....	2,186	4,100	1.87	Nil.
Ste. Agathe-des-Monts.....	2,800	30,000	10.71	Nil.
St. Laurent.....	3,302	1,000	0.30	0.18
Ste. Thérèse.....	3,027	100	0.03	8.66
St. Tite.....	1,600	400	0.26	Nil.
Trois Pistoles.....	1,350	Nil.	Nil.	4.72
Victoriaville.....	4,406	5,100	1.15	0.11
Windsor Mills.....	2,200	1,500	0.68	Nil.
<i>Manitoba—</i>				
Beauséjour.....	1,000	600	0.60	4.50
Carman.....	1,670	40	0.02	Nil.
Dauphin.....	4,000	3,675	0.91	0.52
Emerson.....	1,150	125	0.10	0.80
Grandview.....	2,400	11,500	4.79	3.12
Killarney.....	1,000	1,700	1.70	0.36
Minnedosa.....	1,800	Nil.	Nil.	0.23
Neepawa.....	2,000	50,275	0.38	0.75
Selkirk.....	3,700	17,000	4.59	Nil.
Souris.....	1,800	Nil.	Nil.	17.97
The Pas.....	1,800	6,500	3.61	9.56
Virden.....	1,700	595	0.35	0.08
<i>Saskatchewan—</i>				
Assiniboia.....	1,200	250	0.20	Nil.
Battleford.....	1,111	705	0.63	0.07
Biggar.....	2,000	Nil.	Nil.	Nil.
Broadview.....	1,200	1,000	0.83	0.13
Canora.....	1,300	52,800	40.61	2.21
Carnduff.....	1,500	Nil.	Nil.	1.06
Gravelbourg.....	1,500	500	0.33	Nil.
Gull Lake.....	1,000	14,700	14.70	0.10
Herbert.....	1,200	3,300	2.75	23.48
Humboldt.....	1,800	300	0.16	0.04
Indian Head.....	1,700	Nil.	Nil.	0.01
Kamsack.....	2,250	75,670	33.63	1.73
Kerrobert.....	1,000	100	0.10	5.97
Kindersley.....	1,200	1,000	0.83	0.48
Leader.....	1,000	1,675	1.67	52.41
Maple Creek.....	1,400	300	0.21	Nil.
Melfort.....	2,000	4,145	2.07	2.05
Melville.....	3,400	725	0.21	0.29
Moosomin.....	1,200	Nil.	Nil.	Nil.
North Battleford.....	4,500	585	0.10	2.88
Rosetown.....	1,000	Nil.	Nil.	0.61
Shaunavon.....	1,500	250	0.16	3.53
Sutherland.....	1,000	150	0.15	0.75
Swift Current.....	3,560	48,604	13.64	1.18
Watrous.....	1,300	300	0.23	8.21
Weyburn.....	4,200	7,611	1.81	1.20
Wilkie.....	1,100	4,380	3.98	3.00
Wolseley.....	1,200	500	0.41	Nil.
<i>Alberta—</i>				
Bassano.....	1,000	1,150	1.15	20.00
Beverley.....	1,000	4,700	4.70	1.79
Blairmore.....	1,800	5,065	2.81	3.16
Camrose.....	2,200	3,025	1.38	Nil.
Cardston.....	1,700	2,200	1.29	1.31
Coleman.....	2,500	4,500	1.80	Nil.
Drumheller.....	2,300	1,000	0.43	Nil.
Edson.....	1,200	4,900	4.08	Nil.
Fort Saskatchewan.....	1,200	360	0.30	1.58
Hanna.....	1,835	Nil.	Nil.	Nil.
High River.....	1,300	550	0.42	2.02

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FIRE LOSSES IN MUNICIPALITIES WITH POPULATION OF 1,000 TO 5,000

Municipality	Population	Total Property Loss	Loss Per Capita	Loss Per Capita in 1920
		\$	%	%
<i>Alberta—Concluded.</i>				
Lacombe.....	1,200	15,000	12.50	Nil.
Macleod.....	1,800	5,000	2.99	2.16
Magrath.....	1,100	Nil.	Nil.	0.83
Olds.....	1,100	Nil.	Nil.	Nil.
Pincher Creek.....	1,000	25	0.02	7.29
Raymond.....	1,600	Nil.	Nil.	Nil.
Redclife.....	1,300	6,200	4.77	9.72
Red Deer.....	3,000	1,005	0.33	3.28
St. Albert.....	1,200	10,000	8.33	0.66
Stettler.....	1,500	4,600	3.06	0.02
Taber.....	1,650	152	0.09	0.76
Vegreville.....	1,600	300	0.18	0.03
Vermilion.....	1,400	7,710	5.50	Nil.
Wetaskiwin.....	2,500	16,580	6.63	0.94
<i>British Columbia—</i>				
Chilliwack.....	1,800	11,640	6.45	24.75
Cranbrook.....	3,000	1,070	0.35	0.14
Cumberland.....	1,200	1,070	0.35	0.14
Duncan.....	1,400	510	0.36	1.80
Enderby.....	1,000	Nil.	Nil.	Nil.
Fernie.....	4,500	4,524	1.00	0.20
Grand Forks.....	2,000	6,560	3.28	6.81
Kamloops.....	4,487	8,330	1.85	0.13
Kelowna.....	3,500	202,365	57.81	6.30
Merritt.....	1,794	2,500	1.39	3.63
Port Alberni.....	1,047	88,350	84.38	12.52
Port Coquitlam.....	1,500	16,987	11.31	45.32
Port Moody.....	1,600	5,510	3.81	49.65
Prince George.....	2,500	6,235	2.49	0.23
Revelstoke.....	3,000	4,607	1.53	1.50
Rossland.....	2,000	2,306	1.15	18.13
Trail.....	4,000	15,800	3.90	1.49
Vernon.....	4,000	1,150	0.28	3.50
<i>Nova Scotia—</i>				
Antigonish.....	1,200	5,250	4.33	0.36
Bridgetown.....	1,200	55,075	45.89	0.70
Bridgewater.....	3,300	75	0.02	Nil.
Canso.....	2,000	Nil.	Nil.	0.03
Digby.....	1,200	20,100	16.75	33.40
Dominion.....	2,500	1,225	0.48	3.10
Inverness.....	3,000	1,060	3.53	Nil.
Kentville.....	2,800	Nil.	Nil.	0.21
Liverpool.....	2,300	42,630	14.18	15.47
Louisburg.....	1,000	Nil.	Nil.	9.36
Lunenburg.....	2,681	Nil.	Nil.	0.11
Parrsboro.....	2,750	46,400	16.87	1.16
Pictou.....	3,400	68,513	21.50	0.86
Shelburne.....	1,400	500	0.35	10.93
Trenton.....	2,812	27,200	9.67	3.76
Wedgeport.....	1,500	Nil.	Nil.	Nil.
Westville.....	4,500	1,750	0.38	5.66
Windsor.....	3,452	1,551	0.44	51.11
Wolfville.....	1,800	3,000	1.66	45.55
<i>New Brunswick—</i>				
Chatham.....	4,800	53,400	11.12	1.35
Dalhousie.....	1,200	Nil.	Nil.	0.33
Dorchester.....	1,200	18,000	15.00	Nil.
Edmundston.....	4,300	23,800	5.53	0.75
Grand Falls.....	1,400	700	0.50	0.30
Marysville.....	1,630	3,000	2.84	Nil.
Newcastle.....	3,510	1,276,250	363.74	0.85
Sackville.....	4,000	8,000	2.00	0.36
St. George.....	1,000	2,000	2.00	Nil.
St. Stephen.....	3,500	19,610	5.60	22.75
Sussex.....	2,000	4,060	2.03	0.96
<i>Prince Edward Island—</i>				
Souris.....	1,200	Nil.	Nil.	Nil.
Summerside.....	3,000	200	0.06	0.85

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UNDERWRITING PROFIT.

The computation of underwriting profit realized by fire companies in their Canadian business, commenced two years ago has been continued and the results of the year 1920 and of each of the preceding four years are shown separately below. There are also shown for purpose of comparison the experience of the fifty years 1869-1918 by decades. The ratios for years prior to 1921 are the rates of underwriting profit per cent of cash premiums received and for 1921 the rates of underwriting profits per cent of net premiums written, the underwriting profit being calculated by deducting from the premiums earned the losses and expenses incurred. No special allowance is made in the computation for a conflagration reserve for the reason that no account has been taken of the interest earned on the unearned premium reserve and other reserves and also for the reason that the losses incurred include the losses from conflagrations as well as normal losses. There is a further reason which might be urged against an attempt to appraise the conflagration hazard, at best a difficult problem in the fact that for a company as a going concern there is an element of contingency reserve included in the statutory unearned premium reserve.

UNDERWRITING PROFIT.

Period.	Canadian Companies.	British Companies.	Foreign Companies.	All Companies.
1869-78.....	-15.01	-17.56	- 2.28	-15.29
1879-88.....	- 2.13	10.20	16.59	7.59
1889-98.....	0.52	3.84	- 0.85	2.65
1899-08.....	- 1.65	5.43	9.06	4.62
1909-18.....	2.88	9.65	7.26	7.68
For fifty years.....	- 0.84	6.31	7.03	4.99
1917.....	9.14	6.67	- 0.11	4.85
1918.....	10.84	7.29	2.14	6.16
1919.....	7.00	11.38	14.61	11.75
1920.....	6.10	13.96	4.77	10.86
1921.....	-0.94	5.12	-0.88	2.08
For five years.....	5.94	9.13	4.14	7.27

I have the honour to be,
Sir,
Your obedient servant,

G. D. FINLAYSON,
Superintendent of Insurance.

ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO TRANS-
ACT BUSINESS OF FIRE INSURANCE IN CANADA FOR
THE YEAR 1921 IN ACCORDANCE WITH
THE INSURANCE ACT, 1917.

GENERAL TABLES

ASSETS OF COMPANIES, FIRE, ETC.

LIABILITIES OF COMPANIES, ETC.

INCOME AND EXPENDITURE OF COMPANIES, FIRE, ETC.

PERCENTAGE OF LOSSES TO PREMIUMS, ETC., ETC.

TABLE I.—ABSTRACT FOR THE YEAR 1921
FIRE INSURANCE IN CANADA—CANADIAN COMPANIES

No.	Companies	Net Premiums Written	Re- insurance and return Premiums	Gross Premiums Written	Gross amount of policies new and renewed	Net amount at risk at date	Net amount of losses incurred during the Year	Reserve for Unsettled Losses		No.
								Not settled	Registered	
1	Acadia Fire.....	\$ 229,319	\$ 266,981	\$ 496,300	\$ 35,301,314	\$ 28,247,169	\$ 142,155	\$ 11,428	\$	1
2	Antigonish Farmers.....	32,982	None	1,322	111,750	5,536,218	9,216	None	None	2
3	Beaver Fire.....	645,963	97,243	133,111	9,632,113	5,536,218	1,985	None	None	3
4	British America.....	201,644	243,925	1,309,490	117,946,281	123,271,409	331,526	65,931	5,945	4
5	British Colonial.....	177,769	151,525	329,328	30,335,789	20,567,353	76,211	12,741	2,018	5
6	British Northwestern.....	127,494	158,224	285,718	24,820,227	11,761,351	46,151	5,111	None	6
7	Canada Accident and Fire.....	219,101	178,559	397,660	28,980,702	28,205,325	94,941	15,047	1,625	7
8	Canada National.....	98,842	157,105	255,947	17,813,049	10,455,127	13,684	None	None	8
9	Canada Security.....	376,894	364,132	741,026	52,014,027	46,953,277	58,212	25,953	None	9
10	Canadian Fire.....	119,294	75,706	195,000	12,441,648	11,374,569	14,606	None	None	10
11	Canadian Indemnity.....	737,191	38,508	39,235	1,607,654	None	None	None	None	11
12	Canadian Insurance Co.....	None	None	None	1,607,654	None	None	None	None	12
13	Canadian Landmark.....	1,942	48	1,942	195,550	520,725	2,269	None	None	13
14	Cambridge Farmers.....	439,824	320,608	760,432	60,206,715	22,551,677	289,077	30,220	None	14
15	Dominion of Canada Guarantee and Accident.....	77,045	56,230	133,275	13,133,798	20,053,925	23,109	None	None	15
16	Fire Insurance Co. of Canada.....	199,503	259,413	458,916	44,584,410	25,431,517	102,936	10,737	None	16
17	Great Western of Canada.....	48,616	62,265	110,881	10,253,004	6,495,768	21,627	2,462	None	17
18	Global Indemnity.....	164,128	225,730	389,858	37,987,137	27,318,393	59,242	14,354	None	18
19	Global Insurance.....	232,151	9,032	241,173	23,819,913	16,510,913	117,291	52,950	None	19
20	Guarantee Insurance of Canada.....	60,336	173,037	233,373	19,989,106	5,288,534	35,617	11,465	None	20
21	Hallifax Fire.....	30,323	24,308	54,631	2,906,522	3,365,198	13,324	200	None	21
22	Hudson Bay.....	185,419	172,632	358,041	27,469,056	24,218,018	127,208	13,982	None	22
23	Imperial Guarantee and Accident.....	153,739	235,177	388,916	38,930,558	22,525,944	62,281	5,916	None	23
24	Imperial Underwriters.....	22,116	865	22,981	1,772,114	5,566,326	12,261	None	None	24
25	Kings Mutual.....	270,240	262,777	533,017	44,226,593	38,569,232	107,053	20,616	None	25
26	Liverpool-Manitoba.....	None	None	None	None	None	None	None	None	26
27	London and Lancashire Guarantee and Accident.....	352,337	769,121	1,121,458	109,823,224	55,763,474	413,580	16,658	1,961	27
28	London Mutual.....	282,844	53,023	335,867	34,087,370	42,128,797	120,725	6,455	None	28
29	Mercantile.....	655,066	586,009	1,241,075	98,631,772	88,154,794	379,139	25,885	None	29
30	Mount Royal.....	19,762	837	20,599	1,014,170	1,509,646	8,920	None	None	30
31	Mutual Fire.....	None	None	None	None	None	None	None	None	31
32	North American Accident.....	175,737	250,406	426,143	31,058,607	15,751,394	10,474	None	None	32
33	North Empire.....	159,592	124,737	284,329	23,656,087	20,757,295	7,154	None	544	33
34	North West.....	238,093	261,399	499,492	34,767,254	26,130,090	149,973	26,280	None	34
35	Pacific Const.....	169,008	164,112	333,120	18,837,701	12,369,955	66,018	16,171	96	35
36	Pacific Marine.....	27,720	19,021	46,741	2,563,418	1,858,391	30,250	8,958	None	36
37	Pictou County Farmers.....	4,647	38	4,685	519,375	1,536,775	387	None	4,100	37
38	Quebec.....	355,872	69,600	425,472	40,567,724	49,081,151	121,763	5,102	4,000	38
39	Reliance.....	11,706	16,560	28,266	2,162,893	1,065,715	1,258	378	None	39
40	Scottish Canadian.....	65,745	97,252	162,997	10,217,170	4,866,194	27,853	9,926	None	40
41	Western.....	737,191	933,412	1,690,603	154,705,937	138,765,098	448,378	80,134	21,918	41
42	Totals for 1921.....	7,374,791	7,563,107	14,937,898	1,248,030,808	1,019,379,919	4,100,205	550,898	27,508	42
43	Totals for 1920.....	8,003,456	7,752,751	15,756,210	1,500,412,316	1,101,953,061	3,274,481	471,570	27,508	43

*For Automobile (A) business see page ccli.

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FIRE INSURANCE IN CANADA.—BRITISH COMPANIES.

No.	Companies.	Net Premiums written.	Re- insurance and return Premiums.	Gross Premiums written.	Gross amount of policies new and renewed	Net amount at risk at date	Net amount of losses incurred during the Year	Reserve for Unsettled Losses.		No.
								Not resisted	Resisted	
1	Alliance.....	\$ 371,440	\$ 49,855	\$ 421,295	39,109,827	\$ 55,065,060	195,366	\$ 25,368	\$ 6,100	1
2	Atlas.....	723,557	210,123	943,680	81,033,933	95,385,968	367,531	37,074	None	2
3	Autocar.....	21,948	3,466	25,414	2,360,030	1,976,898	367,256	None	None	3
4	British Crown.....	494,327	219,911	714,238	58,783,701	55,720,960	363,174	45,417	2,000	4
5	British General.....	114,081	67,820	181,901	21,334,626	12,750,406	48,267	4,157	None	5
6	British Oak.....	2,513	2,634	24,147	2,191,895	1,914,740	9	9	None	6
7	British Traders.....	232,073	63,905	321,978	25,809,997	25,235,287	158,146	23,143	2,300	7
8	Caledonian.....	195,152	185,152	659,616	58,953,856	73,284,315	248,722	29,006	10,000	8
9	Car and General.....	162,710	89,679	252,389	54,502,563	10,097,145	44,923	2,893	None	9
10	Caxton.....	15,378	46,724	62,102	5,467,897	None	30,519	None	None	10
11	Century.....	254,782	137,744	422,526	40,558,340	33,148,340	141,555	19,773	None	11
12	China.....	7,956	5,586	13,572	899,812	725,146	2,721	None	None	12
13	Commercial Union.....	987,676	284,431	1,272,107	131,465,322	144,099,659	631,058	59,202	6,670	13
14	Eagle, Star & British Dominions.....	182,946	591,637	604,583	64,045,950	50,428,197	250,896	31,249	2,000	14
15	Employers' Liability.....	729,124	195,206	924,330	89,036,613	98,663,625	369,382	48,486	1,620	15
16	Essex and Suffolk.....	133,284	214,270	19,932,474	8,031,179	28,484	28,484	3,396	None	16
17	General Accident, Fire.....	393,792	98,448	492,240	47,487,712	56,282,063	261,397	45,121	3,465	17
18	Guardian Assurance.....	1,585,749	305,512	403,666	160,790,095	180,349,990	877,686	150,645	7,000	18
19	Law, Union and Rock.....	324,029	79,637	403,666	38,114,061	43,590,845	144,614	16,742	2,000	19
20	Liverpool and London and Globe.....	1,483,026	335,393	1,818,455	154,720,682	203,679,405	746,720	116,859	None	20
21	London Guarantee.....	620,063	279,762	899,825	71,224,219	60,333,725	101,332	85,515	10,000	21
22	London and Lancashire.....	1,063,548	219,205	1,282,753	127,996,094	150,510,598	459,239	38,530	37,022	22
23	London Assurance.....	559,652	97,278	656,960	60,240,674	77,245,229	293,324	75,248	None	23
24	Marine.....	None	None	None	None	None	None	None	None	24
25	Merchants Marine.....	149,511	34,488	183,999	18,760,361	14,186,819	29,069	3,212	None	25
26	Motor Union.....	100,665	21,312	121,977	13,091,232	9,447,684	18,945	2,400	None	26
27	National Benefit.....	113,316	38,906	152,282	12,651,100	9,891,180	86,562	15,641	4,741	27
28	National Prov. Insurance.....	66,360	23,024	89,384	12,779,232	5,907,365	19,190	2	None	28
29	North British and Mercantile.....	1,118,723	274,743	1,393,466	126,057,090	156,583,092	625,497	73,652	7,500	29
30	Northern Assurance.....	1,066,707	214,596	1,281,303	108,322,596	131,104,150	636,137	60,579	10,500	30
31	Norwich Union Fire.....	1,097,237	244,122	1,341,359	106,143,811	137,171,404	543,159	71,630	15,917	31
32	Ocean Accident and G'tee.....	288,226	96,036	384,262	33,477,055	36,119,523	216,616	41,850	None	32
33	Pacific.....	407,726	106,372	514,098	44,925,331	48,314,410	205,363	24,051	None	33
34	Patriotic.....	13,259	812	14,071	2,792,512	2,475,479	94	94	None	34
35	Phoenix of London.....	1,225,353	490,405	1,715,758	137,947,436	155,666,850	652,093	41,611	4,005	35
36	Provincial.....	183,829	30,305	214,134	20,359,452	21,778,061	90,060	23,042	None	36
37	Queensland.....	275,862	50,471	326,333	30,477,613	28,528,224	152,430	27,187	None	37
38	Railway Passengers.....	None	None	None	None	None	None	None	None	38
39	Royal Exchange.....	634,612	211,694	846,306	83,356,091	87,815,701	268,729	9,935	None	39
40	Royal Insurance.....	1,895,573	486,025	2,381,598	19,915,642	292,342,356	1,175,870	137,136	1,000	40
41	Royal Scottish.....	201,255	58,354	259,589	23,349,904	20,410,022	106,805	3,822	5,750	41
42	Scottish Metropolitan.....	152,000	35,757	187,757	16,332,628	16,032,730	50,565	7,681	10,250	42
43	Scottish Union.....	414,758	74,087	488,845	48,609,955	65,549,997	186,930	29,026	1,500	43
44	Sea Insurance.....	871,446	194,658	1,066,104	91,727,380	105,612,875	428,234	40,138	None	44
45	Traffic and General.....	183,111	79,794	262,845	21,659,814	15,521,653	126,735	14,167	None	45
46	Union Assurance.....	690,954	227,195	918,179	83,916,482	91,548,939	408,128	36,856	None	46
47	Union of Canton.....	537,632	157,527	695,159	61,853,192	57,676,579	421,179	55,296	1,750	47
48	United Marine.....	None	None	None	None	None	None	None	None	48
49	Yamaguchi.....	45,738	13,168	58,906	6,350	6,350	None	None	None	49
50	Yorkshire.....	497,745	136,794	634,479	9,874,736	5,051,334	26,233	115	None	50
51	Totals for 1921.....	23,412,312	6,610,286	30,022,598	2,734,181,393	3,039,086,570	13,171,415	82,592	22,670	51
	Totals for 1920.....	25,332,651	6,064,695	31,397,346	2,991,753,750	3,005,713,004	11,229,301	1,660,728	175,700	
								1,635,597	166,565	

*For Automobile (A) business, see page ccli.

TABLE I.—ABSTRACT FOR THE YEAR 1921.—*Concluded*

FIRE INSURANCE IN CANADA—FOREIGN COMPANIES

No.	Companies	Net Premiums Written	Re- insurance and return Premiums	Gross Premiums Written	Gross amount of policies new and renewed	Net amount at risk	Net amount of losses incurred during the year	Reserve for Unsettled Losses		No.
								Not resisted	Resisted	
1	Atina.....	\$ 493,995	\$ 154,413	\$ 648,338	\$ 66,301,227	\$ 69,051,000	\$ 261,584	\$ 48,417	\$ None	1
2	Agricultural.....	163,582	27,193	27,745	7,308,886	5,342,123	25,279	6,345	None	2
3	Alfred Hancock.....	106,341	106,341	967,021	7,308,886	22,118,133	110,463	7,204	None	3
4	American Alliance.....	5,504	20,313	21,817	1,702,732	1,702,732	1,702,732	22,473	None	4
5	American Central.....	227,566	87,777	214,945	27,336,510	27,345,043	127,963	22,504	None	5
6	American Equitable.....	111,018	32,652	143,671	12,306,140	6,753,415	30,069	18,613	None	6
7	American Insurance Co.....	64,558	32,080	98,547	8,459,674	6,753,415	3,886	6,351	None	7
8	American Lloyds.....	12,941	17,175	18,547	4,200,138	3,401,053	12,306	12,306	None	8
9	Boston.....	90,378	63,703	163,081	13,303,941	8,504,102	62,633	12,343	None	9
10	Caledonian-American.....	62,373	127,363	134,738	11,165,850	6,700,150	16,830	2,302	None	10
11	California.....	107,730	26,999	134,728	13,100,157	11,339,241	46,707	5,731	None	11
12	Citizens of Missouri.....	36,384	47,204	47,204	3,047,045	3,510,018	17,169	7,241	None	12
13	Columbia.....	127,469	92,902	223,371	18,461,130	11,578,571	92,646	7,241	None	13
14	Commercial Union of New York.....	7,354	9,706	17,060	1,092,946	805,346	2,492	1,150	None	14
15	Connecticut.....	188,809	107,584	296,393	26,569,801	23,161,771	85,819	7,688	500	15
16	Continental.....	496,665	183,310	679,975	69,317,638	63,191,518	353,676	35,181	1,100	16
17	Equitable Fire and Marine.....	49,387	195,121	244,508	23,381,864	6,178,079	30,245	2,864	871	17
18	Fidelity-Phoenix.....	466,780	145,751	612,531	61,363,817	53,237,038	300,272	47,757	2,500	18
19	Fire Association of Philadelphia.....	67,524	24,325	91,849	7,473,619	6,061,936	42,000	8,315	None	19
20	Fireman's Fund.....	219,512	51,800	271,312	25,968,046	29,508,377	142,972	18,837	None	20
21	Fireman's Insurance.....	97,131	23,007	120,138	9,320,868	14,719,736	68,418	15,996	None	21
22	General of Paris.....	140,727	68,797	209,524	21,866,662	17,625,187	96,669	2,344	None	22
23	Girard.....	22,071	11,400	33,471	3,453,566	3,430,813	21,638	2,532	945	23
24	Glens Falls.....	203,688	129,550	333,238	29,636,430	24,592,505	170,640	57,562	650	24
25	Globe and Rutgers.....	830,000	336,293	1,166,293	119,800,534	101,810,835	637,637	119,977	None	25
26	Great American.....	506,388	214,074	750,412	80,203,276	67,535,307	340,411	97,200	None	26
27	Hardware Dealers.....	42,780	9,464	52,244	1,926,416	1,587,452	12,926	3,456	None	27
28	Hartford Fire.....	1,539,046	371,000	1,910,646	211,939,594	205,598,213	738,827	145,266	None	28
29	Home Insurance.....	1,711,785	488,256	2,200,041	175,760,150	176,728,183	1,253,274	319,084	None	29
30	Individual Underwriters.....	86,671	7,349	94,020	16,085,200	12,769,929	11,571	500	None	30
31	Insurance Company of North America.....	427,196	1,233,867	135,151,876	135,151,876	114,749,737	490,628	65,096	None	31
32	Insurance Company of State of Pennsylvania.....	45,611	192,863	20,468,080	18,074,348	17,209	35,345	None	None	32
33	Lumbermen's Underwriting.....	271,300	78,000	349,300	19,846,690	14,228,170	233,814	47,450	None	33
34	Manufacturing Lumbermen's.....	210,603	60,665	271,268	14,595,662	10,980,281	206,097	3,000	None	34
35	Manufacturing Woodworkers.....	76,895	48,483	125,376	6,713,567	3,257,772	114,578	26,819	None	35
36	Mechanics and Traders.....	22,545	11,830	34,375	1,244,927	1,039,826	19,601	4,838	None	36
37	Merchants Fire.....	102,087	25,044	127,131	11,691,587	10,222,556	29,698	1,383	None	37
38	Millers National.....	37,567	15,849	53,416	3,978,000	3,425,732	21,516	2,629	None	38
39	Minnesota Implement.....	42,780	9,464	52,244	1,926,416	1,587,419	12,926	3,456	None	39
40	National—Ben Franklin.....	157,432	35,192	192,624	15,747,331	22,757,277	69,282	11,597	None	40
41	National Fire of Hartford.....	682,243	208,385	891,128	69,225,739	73,709,087	658,214	55,285	None	41
42	National Liberty.....	29,777	8,801	33,818	2,804,545	2,454,322	17,871	14,008	None	42
43	National Union.....	293,657	88,895	332,552	28,516,239	26,544,432	199,996	46,500	None	43
44	La Nationale.....	587,793	87,650	675,443	70,790,045	66,480,781	340,472	27,296	None	44
45	Newark.....	110,590	96,443	207,033	16,751,519	11,895,296	66,174	9,583	4,000	45
46	New Hampshire.....	71,482	45,748	117,230	10,417,935	6,437,974	60,899	11,717	None	46

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47	New Jersey.....	64,497	26,375	90,876	7,930,731	7,210,494	23,458	844	None	47
48	New York Reciprocal Underwriters.....	69,063	21,381	90,444	21,673,462	20,298,431	5,855	None	None	48
49	Niagara.....	313,060	243,932	557,052	54,036,830	34,828,211	187,331	28,715	None	49
50	Northwestern Mutual.....	412,938	65,237	478,175	20,896,610	22,406,587	137,172	6,202	None	50
51	Northwestern National.....	281,326	36,975	318,301	25,722,395	37,515,575	99,277	19,015	None	51
52	Pacific Fire.....	30,667	3,110	33,777	3,747,058	3,443,692	6,644	2,600	None	52
53	Phoenix of Paris.....	176,455	95,104	271,559	26,629,466	21,887,737	112,116	7,561	2,240	53
54	Phoenix of Hartford.....	424,633	315,927	740,560	65,877,527	60,430,744	245,313	29,042	9,340	54
55	Providence Washington.....	229,186	84,280	313,466	33,519,358	26,480,050	110,701	11,397	None	55
56	Queen of America.....	731,732	190,223	942,015	81,786,801	99,190,611	427,633	68,690	10,000	56
57	Retail Hardware.....	42,780	9,464	52,244	1,926,416	1,587,419	12,926	3,456	None	57
58	St. Paul Fire and Marine.....	330,808	153,122	538,930	52,803,341	46,646,372	147,297	36,416	1,350	58
59	Security.....	3,616	847	4,463	747,653	477,181	19	23	None	59
60	Springfield.....	331,339	281,355	662,744	77,185,594	53,251,065	289,090	111,227	None	60
61	Sterling.....	48,894	8,060	56,954	6,647,099	5,477,276	14,129	8,973	1,875	61
62	Stuyvesant.....	104,978	31,574	136,552	11,179,698	9,157,599	43,882	4,148	None	62
63	Tokio.....	88,067	23,229	111,296	11,519,598	8,331,516	18,851	5,075	None	63
64	L'Union of Paris.....	203,477	80,408	373,885	31,575,441	35,904,728	214,986	20,600	3,290	64
65	United States Fire.....	133,539	74,234	207,773	26,050,786	19,834,382	99,728	15,525	None	65
66	L'Urbaine.....	76,093	103,182	179,275	13,341,900	5,136,040	23,525	10,853	None	66
67	Vulcan.....	114,128	77,069	191,197	16,542,467	9,917,644	73,752	9,088	None	67
68	Westchester.....	250,495	154,276	404,771	33,875,234	24,477,270	171,105	28,511	4,240	68
	Totals for 1921.....	16,525,461	6,506,229	23,031,690	2,137,262,392	1,942,047,343	10,300,940	1,847,598	68,898	
	Totals for 1920.....	17,191,830	6,359,803	23,551,633	2,298,504,593	1,862,206,213	8,457,300	1,693,939	63,781	

RECAPITULATION

Canadian Companies.....	7,374,791	7,563,107	14,937,898	1,248,030,808	1,039,379,919	4,100,205	550,899	24,918
British Companies.....	23,412,312	6,610,286	30,022,598	2,731,181,393	3,039,086,570	13,171,415	1,660,728	175,760
Foreign Companies.....	16,525,461	6,506,229	23,031,690	2,157,262,392	1,942,047,343	10,300,940	1,847,598	68,898
Totals for 1921.....	47,312,564	20,679,622	67,992,186	6,139,474,593	6,020,513,832	27,572,500	4,059,224	269,576
Totals for 1920.....	50,527,937	20,177,252	70,705,189	6,790,670,610	5,969,872,278	22,961,085	3,801,415	257,854

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Foreign Companies											
Abna.....	107,635	114,121	153,751	177,943	183,929	108,147	152,835	130,658	118,640	118,901	110,533
Agricultural of Water- town.....		5,431	68,361	73,613	64,641						† 27,279
Andes.....			31,431								286,615
Hartford.....	57,531	75,229	60,909	80,687	103,685	90,902	96,054	78,207	83,332	86,618	80,184
Home.....											83,191
Phenix, of Brooklyn.....							15,506	20,090	11,858	6,075	7,516
	165,166	194,781	314,452	332,243	372,255	259,049	264,395	228,953	213,830	211,594	225,512
											241,140
											103,175
											47,290
											31,431
											976,529
											68,529
											3,003,372
RECAPITULATION											
Canadian Companies.....	501,362	536,600	707,418	796,847	842,896	1,453,781	1,646,654	1,881,641	1,622,955	1,161,896	1,102,822
British Companies.....	1,119,011	1,185,398	1,299,846	1,499,620	1,773,265	1,809,473	1,683,715	1,537,410	1,927,220	1,994,940	1,899,154
Foreign Companies.....	165,166	194,781	314,452	332,243	352,255	259,049	264,395	228,953	213,830	211,594	225,512
Grand totals.....	1,785,539	1,916,779	2,321,716	2,628,710	2,968,416	3,522,303	3,594,764	3,708,006	3,764,005	3,368,430	3,227,488
											3,479,577
											36,285,733

*Formerly the Agricultural Mutual.

†Formerly the Isolated Risk. In its premiums for 1880 the \$17,352 received for reinsurance of risks of the National has not been included.

‡This is exclusive of \$63,310 received for reinsurance of the risks of Canada Agricultural and Ottawa Agricultural.

TABLE II.—SUMMARY of Premiums received or written for Fire Insurance in Canada by all Companies, for the Years 1869 to 1891, inclusive.

Premiums received or written													
Totals for 1869 to 1880	1881	1882	1883	1884	1885	1886	1887	1888	1889	1890	1891	Totals from 1869 to 1891	
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
<i>Canadian Companies</i>													
British America.....	1,956,746	146,386	127,951	121,071	152,920	197,317	207,629	211,555	197,723	203,489	204,476	196,812	3,924,105
Canada Agricultural.....	454,896											454,896	
Canada Fire.....	655,455	192,894	32,984										881,333
Citizens.....	779,639	100,873	137,941	181,393	228,265	195,184	203,269	206,340	203,727	205,308	187,409	205,281	2,834,626
Dominion.....	155,871	34,371											190,242
*Eastern.....									27,938	99,777	119,364	247,079	
London Mutual Fire.....	945,654	122,189	104,893	110,830	118,246	124,324	111,148	118,618	129,882	131,696	131,881	128,367	2,277,728
National Fire.....	284,026												284,026
Ottawa Agricultural.....	194,861												194,861
Provincial.....	1,434,350												1,434,350
Quebec.....	888,531	49,287	49,867	64,434	66,720	77,029	85,390	84,670	87,955	96,908	113,095	111,642	1,775,528
Royal Canadian.....	1,553,902	154,585	164,622	193,021	243,729	183,124	169,178	162,212	171,846	175,017	178,056	184,118	3,553,410
*Sovereign.....	740,931	123,476	102,554	88,443									1,055,404
Stadacona.....	490,488												490,488
Western.....	2,909,551	282,409	312,621	332,609	330,548	330,904	331,096	338,010	340,838	333,592	335,190	333,152	6,510,540
	13,444,901	1,206,470	1,033,433	1,091,801	1,140,428	1,107,879	1,107,710	1,121,435	1,131,991	1,173,948	1,249,884	1,278,736	26,088,616
<i>British Companies</i>													
Atlas.....								32,969	45,895	55,945	63,701	58,162	256,672
Caledonian.....				71,047	90,947	88,281	92,531	105,539	106,886	107,905	103,689	100,936	867,761
City of London.....			127,100	149,665	171,502	170,338	170,317	160,215	153,789	143,490	140,758	144,256	1,531,430
Commercial Union.....	1,472,258	277,885	307,967	294,508	312,381	302,935	299,911	285,071	286,903	305,678	318,697	359,153	4,823,347
Employers' Liability.....								45,199	48,748	54,574	61,730	68,352	278,603
Fire Insurance Association.....		43,296	110,989	109,316	134,109	126,497	147,145	127,419	117,721	109,642	113,900	103,367	1,243,401
Glasgow and London.....				119,861	161,630	205,251	205,251	304,578	319,829	311,610	188,574	1,619,733	2,679,733
Guardian.....	480,753	64,915	71,095	97,785	143,518	150,313	150,430	162,569	179,807	194,448	195,007	180,565	2,071,203
Imperial.....	1,469,098	170,486	179,520	199,062	205,142	185,778	182,141	185,650	213,440	218,145	211,895	206,524	3,636,871
Lancashire.....	1,084,177	197,980	208,539	210,159	226,468	208,454	194,767	192,695	212,992	223,197	253,229	254,253	3,406,890
Liverpool and London.....													
and Globe.....	2,398,094	157,555	161,962	195,602	213,133	207,436	224,050	232,994	253,446	257,022	279,594	287,909	4,868,807
London and Lancashire.....	9,448	30,964	105,197	95,299	93,115	89,974	93,042	102,841	123,183	153,148	167,692	172,204	1,236,107
London Assurance.....	715,185	62,402	66,576	76,939	63,415	60,932	65,956	72,312	75,883	72,673	87,537	90,564	1,510,394
Manchester.....													
National of Ireland.....				32,528	45,969	54,082	71,432	73,840	73,413	77,053	75,138	74,116	577,571

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North British.....	3,027,356	271,375	273,516	293,579	323,171	308,392	303,808	304,199	312,663	307,680	313,247	338,018	6,377,004
Northern.....	721,919	95,525	132,259	169,577	193,755	181,260	146,406	154,105	170,111	170,604	179,523	174,564	2,489,608
Norwich Union.....	20,507	52,901	73,067	90,770	92,451	90,185	88,683	86,664	89,800	89,334	93,026	101,378	968,766
Phoenix of London.....	1,659,722	178,497	204,138	203,548	225,510	208,022	194,942	219,891	206,427	216,422	228,449	226,643	3,972,211
Queen.....	1,899,423	194,162	207,111	216,314	226,932	222,647	210,447	213,406	228,850	253,175	262,485	271,742	4,354,604
Royal.....	4,000,389	503,293	569,481	609,973	531,307	498,738	508,612	521,141	523,580	534,299	552,723	536,126	9,889,602
Scottish Commercial.....	343,421												343,421
Scottish Imperial.....	535,710	52,072	72,314	12,759									672,855
Scottish Union and National.....			37,627	50,400	51,033	60,507	79,141	100,695	115,916	114,598	123,755	134,247	867,919
Union Assurance Society.....											4,717	77,941	82,638
United Fire.....												183,862	183,862
<i>Foreign Companies</i>	19,837,460	2,353,258	2,908,458	3,178,850	3,472,119	3,376,401	3,429,012	3,693,992	3,859,282	3,970,632	4,072,133	4,189,171	58,340,768
<i>Actna.....</i>	1,640,268	107,571	105,571	114,615	114,885	107,688	103,382	124,413	129,086	120,290	125,767	133,832	2,928,268
<i>Agricultural of Water-town.....</i>	286,615	57,361	51,885	70,457	74,840	70,393	78,389	79,570	75,134	79,249	77,541	77,753	1,079,187
<i>Andes.....</i>	31,431												31,431
<i>Connecticut.....</i>													
<i>Hartford.....</i>	976,529	87,616	103,355	131,133	135,369	131,177	124,597	127,371	128,510	128,235	128,684	136,791	215,561
<i>Home.....</i>													
<i>Insurance Co. of North America.....</i>													
<i>Phoenix of Brooklyn.....</i>	68,529	14,840	27,004	37,885	42,487	58,922	65,924	63,377	69,845	70,806	72,552	84,310	676,481
<i>Phoenix of Hartford.....</i>												129,904	175,850
<i>Queen of America.....</i>												42,800	42,800
Grand totals.....	3,003,372	267,388	287,815	354,090	367,581	368,180	365,613	429,075	445,990	443,436	514,054	700,809	7,577,403

RECAPITULATION

Canadian Companies.....	13,444,901	1,206,470	1,033,433	1,091,801	1,140,428	1,107,879	1,107,710	1,121,435	1,131,991	1,173,948	1,249,884	1,278,736	26,088,616
British Companies.....	19,837,460	2,353,258	2,908,458	3,178,850	3,472,119	3,376,401	3,429,012	3,693,992	3,859,282	3,970,632	4,072,133	4,189,171	58,340,768
Foreign Companies.....	3,003,372	267,388	287,815	354,090	367,581	368,180	365,613	429,075	445,990	443,436	514,054	700,809	7,577,403
Grand totals.....	36,285,733	3,827,116	4,229,706	4,624,741	4,980,128	4,852,460	4,932,335	5,244,502	5,437,263	5,588,016	5,836,071	6,168,716	92,006,787

* Formerly the Agricultural Mutual.

† Formerly the Isolated Risk.

‡ Not including \$124,272 for reinsurance of risks of the Sovereign Insurance Company.

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Manchester.....	149,376	121,229	118,940	190,006	171,291	186,969	185,416	198,857	219,727	223,674	220,291	191,950	2,187,726
National of Ireland.....	577,571	90,476	100,301	115,078	128,282	131,701	139,859	144,123	150,159	160,024	229,536	268,000	2,235,110
North British.....	6,377,004	380,393	383,603	396,615	402,021	402,927	431,093	431,314	450,855	448,853	505,536	569,743	11,230,017
North.....	2,489,098	170,128	172,523	161,571	181,061	192,090	197,622	224,111	258,008	266,345	326,191	360,501	4,999,765
Norwich Union.....	968,766	118,399	142,281	137,557	187,824	213,005	270,584	270,860	279,969	293,292	347,145	396,957	3,627,239
Phoenix of London.....	3,972,211	250,285	260,576	260,506	304,805	319,317	362,427	403,622	502,664	538,801	591,263	705,756	8,475,113
Queen.....	4,354,694												4,354,694
Royal.....	9,889,602	567,387	594,631	568,972	604,234	616,175	600,107	583,266	613,666	639,266	814,149	981,856	17,073,299
Scottish Commercial.....	343,421												343,421
Scottish Imperial.....	672,855												672,855
Scottish Union and National.....	867,919	137,817	134,593	119,941	144,043	172,975	169,962	170,765	185,417	209,101	236,969	311,874	2,951,316
Sun Insurance Office.....	82,658	37,131	93,809	127,494	164,509	175,496	181,170	175,809	177,679	178,676	222,504	247,225	1,781,496
Union Assurance Co.....	183,862	104,398	135,047	192,306	213,306	244,584	271,727	248,018	288,252	284,587	301,851	291,872	2,661,580
United Fire.....		173,044	187,094	156,450	18,027								718,477
	58,340,708	4,455,474	4,623,196	4,602,747	4,750,290	5,006,047	5,165,292	5,223,315	5,452,228	5,846,020	6,595,447	5,946,919	17,207,683
<i>Foreign Companies</i>													
Etna.....	2,928,268	139,084	143,836	138,191	137,268	141,215	163,847	167,998	175,613	176,236	193,952	209,001	4,711,539
Agrie. of Watertown.....	1,079,187	61,923	51,585	43,930	35,188	33,229	4,658						1,309,100
American Fire.....													72,325
Andes.....	31,431								33,210	42,818	-3,700		31,431
Connecticut.....	215,561	33,054	32,509	32,811	38,632	41,253	44,657	51,130	57,215	61,993	53,173	59,090	721,078
Hartford.....	2,351,998	144,483	138,504	144,480	156,577	157,950	162,370	178,357	185,804	207,015	230,284	223,802	4,282,164
Home, New Haven.....													
Home, New York.....													
Ins. Co. of North America.....													82,277
Phoenix of Brooklyn.....	75,827	54,885	66,321	82,919	94,007	101,243	103,108	114,347	122,925	141,451	167,107	181,020	1,305,758
Phoenix of Hartford.....	676,481	88,426	89,314	80,542	100,185	91,809	59,422	75,132	77,288	120,384	147,379	178,898	1,793,898
Queen of America.....	175,836	211,876	238,319	192,951	197,867	155,162	149,928	127,581	119,606	124,755	126,764	139,791	1,960,453
	42,800	271,081	272,214	275,504	282,281	280,057	282,753	290,364	302,828	312,525	415,511	500,755	3,534,703
	7,577,403	1,004,812	1,032,602	1,000,328	1,041,966	1,007,948	971,243	1,004,859	1,074,525	1,187,177	1,327,491	1,574,372	19,804,726
<i>RECAPITULATION</i>													
Canadian Companies.....	26,088,616	1,052,041	1,137,797	1,108,294	1,151,126	1,061,855	1,021,216	1,121,927	1,183,739	1,298,751	1,727,416	2,055,793	40,008,565
British Companies.....	58,340,708	4,455,474	4,623,196	4,602,747	4,750,290	5,006,047	5,165,292	5,223,315	5,452,228	5,846,020	6,595,447	6,946,919	117,207,683
Foreign Companies.....	7,577,403	1,004,812	1,032,602	1,000,328	1,041,966	1,007,948	971,243	1,004,859	1,074,525	1,187,177	1,327,491	1,574,372	19,804,726
Grand totals.....	92,006,787	6,512,327	6,793,595	6,711,369	6,943,382	7,075,850	7,157,661	7,350,131	7,910,492	8,331,948	9,650,348	10,577,084	177,020,974

* Formerly the Agricultural Mutual. † Formerly the Isolated Risk. ‡ Not including \$124,272 for reinsurance of risks of the Sovereign Insurance Co.
 ** Formerly the Fire Insurance Association. †† Formerly the Law Union and Crown.

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Nova Scotia Fire...				32,857	35,481	51,129	65,224	79,293	108,465	137,949	168,651	-61,910	617,139
Occidental Fire...								68,386	90,410	102,455	152,164	158,378	571,793
Ottawa Assurance...	388,203					245,354	227,320	165,571	174,891	180,376	179,616	100,518	1,274,246
Ottawa Agricultural...	194,861					3,866	37,290	27,492	10,772	20,366	-3,513		1,198,769
Pacific Coast Fire...													194,861
Provincial...	1,434,350						30,294	46,985	53,571	64,802	99,441	66,826	361,919
Quebec...	2,813,668												1,434,350
Richmond and Drummond...						149,138	159,117	174,658	198,305	190,816	216,762	229,960	4,596,840
Rimouski...													307,855
Royal Canadian...	3,538,023					92,539	102,893	94,212	-20,418				1,943,429
†Sovereign...	1,055,404					214,941	247,625	332,250	306,684	331,161	310,998	199,770	3,538,023
Sovereign Fire...													1,055,404
Stadacona...	490,488					73,801	71,871	63,713	71,319	70,601	109,347	-16,077	472,135
Victoria-Montreal...	79,327												490,488
Western...	10,603,003												79,327
						576,904	588,122	471,895	501,766	399,752	374,895	597,472	15,837,641
						2,681,275	3,013,714	3,179,319	4,334,612	4,727,141	5,063,409	5,099,298	81,654,879
<i>British</i>													
†Albion Fire Insurance Association...	1,468,310												1,468,310
Alliance...	1,831,868					154,112	130,804	144,660	189,357	199,726	206,684	224,905	3,802,724
Atlas...	1,952,563					397,120	430,960	447,265	475,196	459,899	497,116	541,479	6,689,347
Caledonian...	2,843,082					313,320	325,678	327,341	357,401	388,130	431,217	436,727	6,617,105
City of London...	1,588,254												1,588,254
Commercial Union...	8,944,055					539,213	602,268	1,020,459	1,152,862	1,233,650	792,177	843,850	17,744,030
Employers' Liability...													882,454
General Accident Fire and Life...	364,689												1,341,131
††Glasgow and London...													1,619,733
Guardian...	1,619,733												13,136,894
Imperial...	5,599,538					554,461	603,595	718,413	746,951	752,342	827,130	867,322	6,085,796
Lancashire...	6,085,796												6,210,844
††Law Union and Rock...	6,210,844												1,873,040
Liverpool and London and Globe...	207,296					123,828	125,833	132,707	168,874	183,058	212,748	236,795	21,522,732
London and Lancashire Fire...	8,775,428					1,086,199	1,139,347	1,210,725	1,388,605	1,151,480	1,297,207	1,402,255	8,551,233
London Assurance...	3,528,664					322,394	369,001	414,613	484,664	542,590	614,269	673,804	4,867,582
Manchester...	2,875,455					144,315	134,059	143,427	162,390	213,322	252,008	288,379	2,900,314
	2,187,726					114,838							

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association.
 ††Not including \$124,272 reinsurance of risks of the Sovereign Insurance Company. **Formerly the Law Union and Crown.

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Fidelity-Phoenix Fireman's Fund Firemen's Insurance Co.	4,282,164	219,366	361,430	545,981	139,126	160,258	173,898	196,682	176,560	206,710	338,811	373,164	397,448	372,746	1,448,985
La Compagnie d'Ass. G�n�rales													34,737	82,365	117,102
German American Germania Fire													44,606	87,016	131,622
Glen's Falls													11,953	104,280	116,233
Hartford Fire													413,313	420,036	2,225,395
Honc, New Haven													34,574	51,383	85,957
Honc Ins. Co.	82,277	184,321	280,366	328,482									887,485	729	729
Insurance Co. of North America	1,305,758	217,391	246,203	290,547										871,942	11,356,291
Insurance Co. of The State of Pa.															
Lumber Insurance Company						35,047	60,772	82,740	108,330	125,188	173,681		161,200	154,917	316,117
National Fire								12,617	95,180	275,142	300,840		147,659	111,410	844,827
National Union Fire													416,875	585,141	1,685,795
Niagara Fire													156,508	195,005	415,786
Northwestern													76,821	143,095	219,916
National													10,476	29,008	39,484
Phoenix of Brooklyn	1,793,898	190,020	237,783	274,999		296,444	312,426	327,691	331,800						3,765,091
Phoenix of Hart- ford	1,960,453	145,432	177,554			180,034	183,792	181,994	223,129	306,257	310,388		351,926	459,969	4,659,584
Providence Wash- ington															
Queen of America	3,534,703	505,602	531,530	579,064		575,739	503,834	642,699	561,114	577,822	603,073		119,500	158,638	278,138
Rochester German				1,128		55,145	64,853	68,350	69,799	105,978			577,985	594,859	9,878,024
Springfield Fire								8,722	110,767	151,896	197,511		278,248	374,055	369,253
St. Paul Fire and Marine															1,121,199
L'Union, Paris, France							8,218	87,572	124,745	148,987	151,663		189,652	224,655	935,492
Westchester Fire													134,879	167,089	326,838
													56,239	136,129	192,368
	19,804,726	1,767,832	2,144,941	2,689,032		2,907,270	3,130,234	3,288,500	3,564,126	4,147,684	4,642,420		6,038,984	7,508,052	61,653,80
RECAPITULATION															
Canadian Companies	40,008,565	2,282,498	2,681,275	3,013,714		3,179,319	3,681,335	3,819,372	3,764,341	4,334,612	4,797,141		5,063,409	5,009,298	81,654,879
British Companies	117,207,683	7,334,432	8,343,666	8,582,925		8,601,374	9,302,006	9,919,403	9,720,997	10,243,235	11,205,694		12,092,125	13,138,397	225,693,037
Foreign Com- panies	19,804,726	1,767,832	2,144,941	2,689,032		2,907,270	3,130,234	3,288,500	3,564,126	4,147,684	4,642,420		6,038,984	7,508,052	61,653,801
Grand totals	177,020,974	11,384,762	13,169,882	14,285,671		14,687,963	16,114,475	17,027,275	17,049,464	18,725,531	20,575,255		23,194,518	25,745,947	368,981,717

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North West Fire.....	199,228	125,711	139,875	125,923	125,782	140,577	145,079	163,833	159,594	1,325,600
Nova Scotia Fire.....	617,139									1,617,139
Occidental Fire.....	571,793	129,812	112,498	127,632	158,413	206,076	215,077	247,729	238,093	2,007,123
Ontario Fire.....	1,274,246									1,274,246
Ottawa Assurance.....	1,198,769									1,198,769
Ottawa Agricultural.....	194,861									194,861
Pacific Coast Fire.....	361,919	75,551	79,640	90,661	99,543	98,944	112,187	152,675	169,008	1,240,128
Pacific Marine.....								8,642	27,720	36,362
Pictou County Farmers'.....							3,381	4,365	4,547	12,293
Provincial.....	1,434,350									1,434,350
Quebec.....	4,598,840	247,034	236,367	257,956	259,130	302,368	302,573	376,857	355,872	6,934,997
Reliance.....								487	11,706	12,193
Richmond and Drummond.....	307,855									307,855
Rimouski.....	1,943,429									1,943,429
Royal Canadian.....	3,538,023									3,538,023
Scottish Canadian.....										65,745
(c) Sovereign.....	1,055,404							None	65,745	1,055,404
Sovereign Fire.....	472,135									472,135
Stadacona.....	490,488									490,488
Victoria-Montreal.....	79,327									79,327
Western.....	15,837,641	409,719	488,130	846,619	519,022	869,213	710,373	916,404	737,191	21,334,312
	81,654,879	5,016,653	4,559,076	4,817,876	4,782,833	5,570,095	6,415,838	8,063,450	7,374,791	128,195,497

(a) Formerly the Lumbermen's Fire Indemnity Contract.

(b) Formerly the Agricultural Mutual.

(c) Formerly the Isolated Risk.

SESSIONAL PAPER No. 8

Royal Scottish.....	343,421	.....	.....	.....	.....	.....	173,358	.....	.....	374,593
Scottish Commercial.....	672,855	.....	.....	.....	.....	.....	.....	.....	.....	343,421
Scottish Imperial.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	672,855
Scottish Metropolitan.....	6,210,448	.....	.....	.....	.....	.....	.....	.....	.....	274,472
Scottish Union and National.....	5,816,902	350,475	372,392	403,579	414,709	None	2,828	435,215	152,000	9,482,875
Sun Insurance Office.....	.....	484,222	483,707	533,836	619,158	717,858	732,276	852,357	871,446	11,131,862
Traders and General.....	.....	.....	.....	.....	.....	.....	.....	47,908	183,111	231,014
Union Assurance Society.....	5,900,834	480,991	474,056	494,239	546,921	661,995	680,761	779,075	690,984	10,709,856
Union Assurance of Canton.....	.....	.....	.....	.....	27,807	289,329	401,963	547,274	537,632	1,804,005
Union Marine.....	.....	.....	.....	.....	.....	None	None	None	None	None
United Fire.....	718,477	.....	.....	.....	.....	.....	.....	.....	.....	718,477
United British.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	43
Yangtze.....	1,635,489	.....	.....	.....	.....	.....	.....	.....	45,758	61,474
Yorkshire.....	225,693,037	13,710,907	360,769	403,678	428,090	449,825	481,370	558,235	497,745	5,181,953
			13,609,360	14,294,803	16,317,311	18,658,710	20,377,871	25,332,651	23,412,312	371,406,992

- (a) Formerly the Fire Insurance Association.
 (b) Formerly the British Dominions General Insurance Company, Limited.
 (c) Not including \$124,272 reinsurance of risks of the Sovereign Insurance Company.
 (d) Formerly the Law, Union and Crown.
 (e) Formerly the Provincial Plate Glass and General Insurance Company, Limited.

SESSIONAL PAPER No. 8

New Hampshire.....						44,087	68,753	90,255	71,482	274,557
New Jersey.....						35,610	35,444	84,438	64,497	219,389
New York Reciprocal Underwriters.....						197,403	295,072	363,338	304,063	1,059,875
Niagara Fire.....	219,916	187,012	172,743	137,959	137,107	197,403	295,072	363,338	304,063	1,059,875
Northwestern Mutual.....	39,484	142,554	134,049	129,435	188,705	245,794	253,519	312,456	281,396	1,727,957
Northwestern National.....										
Pacific.....										
Phoenix of Brooklyn.....	3,765,001		24,238	60,507	97,335	140,530	153,387	204,764	176,455	3,765,001
Phoenix of Paris.....			368,014	965,244	418,856	396,993	420,891	468,319	424,633	1,663,296
Phoenix of Hartford.....	4,659,584	402,016	107,743	179,655	209,547	221,319	231,224	267,040	229,186	7,924,352
Providence Washington.....										
Queen of America.....	9,878,024	607,874	604,103	614,835	646,043	682,427	708,406	806,757	751,792	2,904,801
Retail Hardware.....										
Reichs-Hanovers.....	365,253							1,168	42,780	15,200,391
St. Paul Fire and Marine.....	835,492	236,513	253,040	330,644	367,678	352,206	410,907	429,363	380,808	365,253
Security.....										
Starlighted Fire.....	1,121,109	481,373	479,481	465,582	417,635	355,308	414,459	None	381,380	3,699,651
Starling.....										
Stoklos.....				40,407	136,367	64,452	66,271	111,869	104,978	48,894
Union Paris France.....	326,858	187,704	186,233	193,428	217,366	233,088	259,546	332,613	293,477	524,434
United States Fire.....								173,940	133,539	2,230,313
L'Urbaine.....										
Vulcan.....										
Westchester Fire.....	192,368	152,863	136,742	181,816	245,477	215,254	272,474	285,597	114,128	300,117
	61,633,801	8,771,598	8,306,397	8,671,173	10,146,386	11,725,600	13,237,765	17,191,830	16,525,461	156,210,011

RECAPITULATION

Canadian Companies.....	81,654,879	5,016,653	4,559,076	4,817,876	4,782,833	5,570,095	6,415,838	8,003,456	7,374,791	128,195,497
British Companies.....	225,693,037	13,710,907	13,609,360	14,294,803	16,317,311	18,658,710	20,377,871	25,332,651	23,412,312	371,406,962
Foreign Companies.....	61,633,801	8,771,598	8,306,397	8,671,173	10,146,386	11,725,600	13,237,765	17,191,830	10,525,461	156,210,011
Grand Totals.....	368,981,717	27,409,158	26,474,833	27,783,852	31,246,530	35,954,405	40,031,474	50,527,937	47,312,564	655,812,470

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TABLE III.—SUMMARY OF LOSSES FOR FIRE INSURANCE IN CANADA BY ALL COMPANIES, FOR THE YEARS 1869 TO 1880, INCLUSIVE.

LOSSES PAID

	1869	1870	1871	1872	1873	1874	1875	1876	1877	1878	1879	1880	Total
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
<i>Canadian Companies</i>													
British America.....	49,538	61,636	83,669	89,828	117,970	92,346	125,435	106,989	115,015	73,553	101,804	81,160	1,098,913
Canada Agricultural.....						41,317	63,437	102,056	83,291	78,517	102,382	120,719	290,101
Canada Fire.....							62,632	168,608	309,010	69,599	71,197	55,674	736,720
Citizens.....										10,676	34,024	48,973	93,673
Dominion.....										67,599	85,031	75,098	723,003
London Mutual Fire.....	12,317	61,078	55,048	50,165	47,273	45,047	59,423	64,166	68,358	48,914	28,502	75,098	287,732
National Fire.....								42,839	167,117	48,914			108,163
Ottawa Agricultural.....							280		52,743	40,779			957,166
Provincial.....	81,431	68,006	100,344	119,791	106,512	117,386	139,134	163,020	61,522				957,166
Quebec.....	28,990	132,070	17,582	60,630	57,600	27,840	61,658	105,752	37,747	15,304	19,511	28,807	613,501
Royal Canadian.....						157,672	322,405	332,977	560,179	55,147	54,567	63,473	1,546,450
Sovereign.....			2,132	10,074	20,240	37,210	44,516	66,201	59,998	65,551	58,777	88,941	453,479
Stadacona.....	73,840	107,610	155,564	179,981	138,039	143,652	54,854	243,016	286,070	189,755			773,695
Western.....							148,402	153,373	250,067	112,845	131,328	138,794	1,753,503
	276,116	453,414	414,339	510,460	487,646	662,470	1,082,200	1,599,018	2,486,162	828,069	687,352	701,439	9,888,934
<i>British Companies</i>													
Commercial Union.....	38,223	45,035	85,262	88,407	31,765	30,467	65,287	55,723	490,405	74,117	120,527	103,516	1,167,734
Guardian.....	None.	1,300	3,923	22,910	77,859	34,465	24,275	11,930	142,375	22,081	40,601	23,638	705,617
Imperial.....	27,587	71,589	67,986	80,965	71,295	68,880	105,940	55,946	660,979	67,236	82,702	49,903	1,411,070
Lancashire.....	29,368	28,212	25,055	53,670	46,802	45,088	16,393	40,307	451,572	70,674	90,180	87,434	1,017,755
Liverpool and London.....													
London and Lancashire.....	183,579	251,405	215,563	244,474	136,608	164,156	193,477	118,873	526,275	37,093	78,439	54,703	2,204,635
London Assurance.....	66,274	33,221	35,034	84,493	43,875	56,724	16,544	37,888	25,118	29,697	44,827	14,406	488,101
North British.....	47,829	115,967	140,757	119,605	110,154	157,301	220,639	171,265	1,052,876	118,497	168,880	119,851	2,543,711
Northern.....	6,609	2,781	22,709	60,948	67,722	35,269	44,184	31,865	505,441	51,251	46,434	42,169	920,382
Norwich Union.....													
Phoenix of London.....	23,819	128,845	37,226	86,919	53,069	81,752	121,577	92,871	72,313	47,778	117,524	53,408	947,041
Queen.....	21,800	56,251	80,272	101,478	90,558	126,903	123,729	135,038	856,975	111,799	115,064	79,914	1,927,781
Royal.....	124,328	272,622	181,486	147,269	167,858	258,970	293,758	310,735	661,771	179,462	237,268	168,745	3,034,275
Scottish Commercial.....							9,977	39,648	14,547	37,401	46,439	29,617	177,329
Scottish Imperial.....	None.	17,134	18,127	45,029	60,811	60,035	33,830	53,769	24,755	33,491	47,545	26,239	400,765
	579,116	1,024,362	922,400	1,136,167	967,316	1,120,106	1,299,612	1,168,858	5,718,305	880,571	1,275,540	855,423	16,948,076

* Formerly the Agricultural Mutual.

† Formerly the Isolated Risk.

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SUMMARY OF LOSSES paid for Fire Insurance in Canada by all Companies for the Years 1869 to 1880, inclusive—*Concluded.*

Losses														
1869	1870	1871	1872	1873	1874	1875	1876	1877	1878	1879	1880	Total		
%	%	%	%	%	%	%	%	%	%	%	%	%		
Foreign Companies														
82,299	111,235	116,943	142,928	182,368	103,864	113,761	62,622	342,208	63,166	87,139	44,229	1,452,762		
Ætna...														
	100	13,168	33,616	28,204					1,196	31,325	33,327	144,136		
Agricultural of Water-town.....														
		5,668										5,668		
Andes.....														
29,198	35,726	76,681	86,795	16,617	39,719	65,394	21,048	167,200	47,221	55,215	31,088	671,932		
Hartford.....														
60,691						2,558	15,719	77,014	2,451	5,026	672	60,691		
Home.....														
Phoenix of Brooklyn...														
172,188	147,061	212,460	263,339	227,219	143,583	181,713	99,389	586,452	114,034	182,305	109,516	2,439,259		
RECAPITULATION														
Canadian Companies.....														
276,116	453,414	414,339	510,469	487,649	692,470	1,082,206	1,599,048	2,186,162	828,069	687,353	701,639	9,888,934		
British Companies.....														
579,416	1,024,362	922,400	1,136,167	967,310	1,120,100	1,299,612	1,168,858	5,718,305	880,571	1,275,546	855,429	16,948,076		
Foreign Companies.....														
172,188	147,061	212,460	263,339	227,219	143,583	181,713	99,389	586,452	114,034	182,305	109,516	2,439,259		
Grand Totals....														
1,027,720	1,624,837	1,549,199	1,909,975	1,682,184	1,926,159	2,563,531	2,867,295	8,490,919	1,822,674	2,143,198	1,666,578	29,276,269		

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Northern.....	920,332	65,338	89,217	87,365	166,240	105,279	130,787	100,586	99,298	86,775	126,609	101,091	2,078,967
Norwich Union.....	1,415	14,205	40,436	54,098	48,063	48,695	46,074	62,316	46,101	36,618	54,650	68,605	521,276
Phoenix of London.....	947,041	121,359	123,946	145,025	176,594	91,004	150,407	112,250	96,786	88,548	110,201	138,527	2,302,618
Queen.....	1,927,041	150,759	150,717	132,189	140,051	129,232	128,645	119,306	107,049	107,028	115,506	117,058	3,325,321
Royal.....	3,034,275	324,667	315,855	418,241	390,084	295,008	267,443	307,772	284,209	257,111	284,526	356,376	6,495,567
Scottish Commercial.....	177,329	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	177,329
Scottish Imperial.....	400,765	21,821	39,583	21,229	.....	.....	.....	.....	.....	.....	.....	.....	483,408
Scottish Union and National.....	.....	.....	8,318	13,599	18,294	20,222	21,282	38,828	62,380	45,013	41,466	82,863	352,265
Union Assurance Soc.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,125	33,275	34,400
United Fire.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	79,965	79,965
<i>Foreign Companies</i>	16,948,076	1,669,405	1,768,444	1,992,671	2,290,588	1,895,175	2,338,164	2,335,034	2,094,465	1,968,537	2,229,556	2,553,162	40,083,277
<i>Æthna.....</i>	1,452,762	60,018	82,164	51,952	55,224	54,276	68,401	68,430	73,742	58,422	84,647	74,395	2,184,433
Agricultural of Water-town.....	144,136	29,316	20,271	28,965	33,740	38,663	49,076	51,946	47,337	70,273	44,920	67,015	629,558
Andes.....	5,668	.....	.....	.....	.....	.....	7,704	23,546	23,238	10,117	13,822	13,462	5,668
Connecticut.....	.....	.....	.....	.....	.....	.....	69,043	65,544	58,558	57,552	109,018	108,034	91,889
Hartford.....	671,932	71,227	56,554	71,415	85,534	68,868	69,043	65,544	58,558	57,552	109,018	108,034	1,432,279
Home.....	60,691	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	60,691
Insurance Co. of North America.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	11,866	21,104	32,970
Phoenix of Brooklyn.....	104,070	3,100	3,710	14,795	17,500	25,116	28,736	91,693	26,034	32,558	27,297	46,323	420,932
Phoenix of Hartford.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	9,346	73,474	82,820
Queen of America.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	7,994	7,994
Grand totals.....	2,439,259	163,661	162,699	167,127	191,998	186,923	223,800	304,159	228,909	228,922	300,916	411,801	5,010,234

RECAPITULATION

Canadian Companies.....	9,888,934	1,336,758	733,843	760,430	762,737	597,189	739,364	764,321	750,448	678,752	736,095	940,734	18,689,605
British Companies.....	16,948,076	1,669,405	1,768,444	1,992,671	2,290,588	1,895,175	2,338,164	2,335,034	2,094,465	1,968,537	2,229,556	2,553,162	40,083,277
Foreign Companies.....	2,439,259	163,661	162,699	167,127	191,998	186,923	223,800	304,159	228,909	228,922	300,916	411,801	5,010,231
Grand totals.....	29,276,269	3,169,824	2,664,986	2,920,228	3,245,323	2,679,287	3,301,388	3,403,514	3,073,822	2,876,211	3,266,567	3,905,697	63,783,116

*Formerly the Agricultural.

†Formerly the Isolated Risk.

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TABLE III—SUMMARY OF LOSSES for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1902, inclusive.

	Totals from 1869 to 1891		Losses										Totals from 1869 to 1902
	1892	1893	1894	1895	1896	1897	1898	1899	1900	1901	1902		
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
<i>Canadian Companies</i>													
Anglo-American.....	2,408,145	148,511	144,298	148,829	172,857	165,721	176,736	158,025	162,873	51,804	82,516	105,206	239,526
British-American.....	290,101									217,077	209,468	160,072	4,272,612
Canada Agricultural.....	698,133												290,101
Canada Fire.....													698,133
Citizens'.....	2,258,637	28,521	712										2,257,870
Dominion.....	148,255												148,255
Eastern.....	108,659	119,835	188,314	151,672	64,481								632,961
Equity Fire.....													37,956
*London Mutual Fire.....	1,660,284	96,262	99,088	126,532	117,940	125,638	131,415	119,357	120,542	124,692	139,713	156,868	93,031
Mercantile.....	82,370	81,686		99,890	125,110	127,692	44,214	45,066	34,293	52,655	47,589	28,076	708,641
National Fire.....	287,732												287,732
Ottawa Fire.....										47,615	84,583	71,290	203,488
Ottawa Agricultural.....	108,164												108,164
Provincial.....	957,146												957,146
Quebec.....	1,531,147	81,974	71,592	63,311	53,727	66,734	101,507	49,279	104,916	94,128	66,516	32,798	2,317,629
Royal Canadian.....	2,980,634	8,306											2,988,940
†Sovereign.....	736,216												736,216
Stadacona.....	773,695								8,137	51,741			773,695
Victoria-Montreal.....		226,440	211,459	211,637	272,888	227,781	251,354	185,527	186,800	295,459	274,811	196,287	59,878
Western.....	3,742,657												6,283,100
	18,689,605	792,219	797,149	801,871	807,003	713,566	718,891	587,705	637,101	1,013,087	1,009,899	865,214	27,433,310
<i>British Companies</i>													
†Allbion Fire Ins. Ass.....	843,615	90,724	82,427										1,016,766
Alliance.....		115,399	177,903										1,421,507
Atlas.....	166,134	53,611	76,220	65,669	71,814	77,705	85,491	140,729	107,556	149,933	147,032	141,318	1,283,212
Caledonian.....	578,162	59,888	97,590	102,019	93,696	99,723	101,706	95,913	144,855	281,437	215,475	101,992	1,972,456
City of London.....	934,518	42,937											977,455
Commercial Union.....	3,404,249	289,795	253,659	241,680	298,272	224,423	255,943	276,668	287,269	300,438	281,721	153,784	6,267,901
Employers' Liability.....	150,729	51,649	53,423										255,801
Glasgow and London.....	1,167,345												1,167,345
Guardian.....	1,727,445	193,029	172,147	217,304	218,756	188,995	240,995	170,135	216,100	334,694	324,933	198,438	4,202,971
Imperial.....	2,538,997	53,039	161,072	106,669	109,880	104,225	121,872	118,173	199,657	307,418	216,795	104,145	4,181,342
Lancashire.....	2,453,651	173,592	196,318	157,654	223,166	165,504	205,372	153,435	243,329	293,934	206,042	20,273	4,492,270
†Law Union and Rock.....									3,355	34,025	41,995	13,048	92,603
Liverpool and London.....													
and Globe.....	3,647,633	202,829	281,337	215,783	249,608	204,133	259,826	209,097	280,406	301,809	343,103	187,846	6,383,410

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London and Lancashire.....	606,200	106,277	95,406	108,758	162,376	89,008	105,652	226,586	106,307	195,108	135,574	114,700	2,051,932
London Assurance.....	911,475	47,823	75,476	75,179	109,355	62,386	100,147	156,950	77,269	132,271	113,541	43,430	1,905,332
Manchester.....	54,228	79,519	109,692	148,745	155,536	107,167	149,540	112,863	147,384	321,487	204,759	73,324	1,064,241
National of Ireland.....	391,225	61,713	77,817	65,741	77,814	77,705	85,491	140,729	107,556	149,933	128,980	120,630	1,479,390
North British.....	4,656,555	240,402	336,358	225,264	240,028	209,703	332,504	272,694	345,245	520,111	354,205	233,388	7,966,547
Northern.....	2,078,967	101,738	121,612	113,862	156,392	132,833	101,389	125,305	158,868	187,073	242,012	100,804	3,629,880
Norwich Union.....	521,276	74,582	91,212	114,258	131,346	123,392	172,310	196,340	171,556	293,017	252,542	176,084	2,317,655
Phoenix of London.....	2,302,618	135,353	165,067	162,357	149,890	138,331	193,552	230,395	318,556	396,234	398,455	242,672	4,833,262
Queen.....	3,325,321												3,325,321
Scottish Commercial.....	6,495,567	361,616	446,332	402,605	439,127	389,945	377,278	394,200	416,076	497,403	485,718	365,377	11,071,294
Scottish Imperial.....	177,329												177,329
Scottish Union and National.....	483,408												483,408
Sun Insurance Office.....	352,265	94,038	109,741	81,758	124,046	96,187	72,179	114,408	106,630	133,118	204,334	110,597	1,599,301
Union Assurance Society.....	34,400	7,717	58,177	88,469	116,304	105,069	150,728	115,180	144,113	163,464	160,533	95,030	1,204,784
United Fire.....	79,965	47,227	91,849	117,321	127,577	143,141	118,861	188,401	179,213	280,041	281,250	105,155	1,714,466
		153,670	165,277	121,534	28,994								549,440
40,083,277	2,878,149	3,496,112	3,094,861	3,402,337	2,845,994	3,334,667	3,557,122	3,867,212	5,515,231	4,889,192	2,724,487	79,688,641	
<i>Foreign Companies</i>													
Ætna.....	2,184,433	105,379	91,254	77,816	107,468	67,243	110,165	102,714	106,455	296,451	141,995	78,116	3,469,489
Agricultural of Water-town.....	629,558	47,990	43,037	55,666	42,230	36,693	2,104		5,207	36,703	25,070		857,278
American Fire.....													66,980
Andes.....	5,668												5,668
Connecticut Fire.....	91,889	15,990	20,198	13,619	29,468	21,491	33,503	50,238	38,774	44,552	31,879	27,090	418,691
Hartford.....	1,493,279	72,716	97,167	94,407	118,373	80,304	99,292	119,092	111,647	263,300	147,172	70,822	2,707,571
Home, New Haven.....	60,691												60,691
Home, New York.....													1,794
Ins. Co. of N. America.....	32,970	31,075	43,132	58,653	58,703	68,471	86,638	91,294	77,244	178,154	110,442	69,749	906,525
Phoenix of Brooklyn.....	420,932	73,286	63,214	62,606	98,536	56,806	35,176	48,709	46,329	68,833	97,917	54,700	1,126,664
Phoenix of Hartford.....	82,820	169,316	229,819	145,013	140,955	113,092	120,858	108,471	106,457	90,908	80,225	47,177	1,455,091
Queen of America.....	7,994	191,150	171,608	184,851	188,697	169,841	160,539	119,542	183,612	267,054	241,165	213,140	2,101,193
5,010,234	706,902	759,429	692,631	784,410	613,941	648,275	639,660	677,725	1,245,975	875,865	562,588	13,217,635	

RECAPITULATION

Canadian Companies.....	18,689,605	792,219	797,149	801,871	807,003	713,566	718,891	587,705	637,101	1,013,087	1,009,899	865,214	27,433,310
British Companies.....	40,083,277	2,878,149	3,496,112	3,094,861	3,402,337	2,845,994	3,334,667	3,557,122	3,867,212	5,515,231	4,889,192	2,724,487	79,688,641
Foreign Companies.....	5,010,234	706,902	759,429	692,631	784,410	613,941	648,275	639,660	677,725	1,245,975	875,865	562,588	13,217,635
Grand totals.....	63,783,116	4,377,270	5,052,690	4,589,363	4,993,750	4,173,501	4,701,833	4,784,487	5,182,038	7,774,293	6,774,956	4,152,289	120,339,586

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association. ††Formerly the Law Union and Crown.

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Pacific Coast Fire.	957,146	147,887	13,794	29,892	23,929	28,119	39,005	13,148	28,119	23,929	29,892	13,794	147,887
Provincial.	2,317,629	957,146	119,445	94,190	88,409	87,993	48,316	113,422	87,993	88,409	94,190	119,445	957,146
Quebec Fire.		3,206,542											3,206,542
Richmond and Drummond.													
Rimouski.													
Royal Canadian.													
Sovereign.	2,988,950	256,393	218,613	224,787	227,618	234,086	78,847	72,247	64,381	227,618	224,787	218,613	256,393
Sovereign Fire.	736,216	2,988,950											2,988,950
Stadacona.	773,695	736,216											736,216
Victoria-Montreal.	59,878	773,695											773,695
Western.	6,283,100	59,878											59,878
	27,433,320	1,299,678	228,471	558,864	257,221	1,602,131	1,801,449	187,788	235,186	197,885	192,429	237,056	9,148,038
		1,399,065					2,055,226	2,123,508	2,544,650	2,519,179	2,731,761	3,020,551	51,601,993
<i>British</i>													
Albion Fire Insurance Association.	1,016,766												1,016,766
Alliance.	1,421,507												1,421,507
Atlas.	1,283,212												1,283,212
Caledonian.	1,972,456												1,972,456
City of London.	977,455												977,455
Commercial Union.	6,267,901												6,267,901
Employers' Liability.	255,801												255,801
General Accident, Fire and Life.													
Glasgow and London.	1,167,345												1,167,345
Guardian.	4,202,971												4,202,971
Imperial.	4,181,342												4,181,342
Lancashire.	4,492,270												4,492,270
**Law Union and Rock.	92,603												92,603
Liverpool and London.													
and Globe.	6,383,410												6,383,410
London and Lancashire Fire.	2,051,952												2,051,952
London Assurance.	1,905,332												1,905,332
Manchester.	1,664,241												1,664,241
National of Ireland.	1,479,390												1,479,390
North British and Mercantile.	7,966,547												7,966,547

*Formerly the Agricultural Mutual †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association. **Formerly the Law Union and Crown.

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TABLE III.—SUMMARY OF Losses for Fire Insurance in Canada by all Companies, for the Years 1869 to 1913, inclusive—*Concluded.*

Companies	Totals from 1869 to 1902	Losses											Totals from 1869 to 1913
		1903	1904	1905	1906	1907	1908	1909	1910	1911	1912	1913	
<i>British</i>													
Northern	3,629,880	261,052	555,909	219,090	213,028	340,211	429,026	302,622	289,706	260,730	309,375	376,852	7,180,011
Norwich Union	2,317,655	224,809	454,874	234,299	247,127	259,774	366,968	246,368	321,783	362,261	408,652	469,707	5,914,277
Palatine Insurance Co.											3,706	76,722	80,428
Phoenix of London.....	4,833,262	307,293	613,373	319,759	357,723	396,419	579,278	464,100	499,451	532,836	546,348	561,896	10,011,738
Provincial									None	1,702	2,945	22,501	27,148
Queen	3,325,321												3,325,321
Royal	11,071,294	497,345	1,379,588	490,421	554,056	760,500	703,270	603,694	686,345	600,006	777,085	686,494	18,810,098
Royal Exchange									87	66,393	146,305	155,549	177,329
Scottish Commercial	177,329												177,329
Scottish Imperial	483,408												483,408
Scottish Union and National	1,599,301	172,567	536,796	96,963	85,357	92,755	172,127	112,359	105,622	151,713	131,473	179,703	3,436,826
Sun Insurance Office	1,204,784	131,057	326,955	150,869	168,456	218,611	202,924	210,584	204,228	235,175	233,253	274,451	3,561,347
Union Assurance Society of Canada	1,714,466	138,454	405,201	215,580	271,233	272,661					214,905	253,792	3,486,292
United Fire	549,440					58,049	70,992	105,338	119,820	138,374	134,975	223,761	549,440
Yorkshire													851,3
	79,688,641	3,803,764	9,172,919	3,634,706	3,829,244	5,073,985	5,776,725	4,849,587	5,488,726	6,181,888	6,319,064	6,939,451	140,758,700
<i>Foreign</i>													
Aetna	3,469,489	116,992	262,709	95,265	76,725	82,165	88,935	90,213	122,707	140,342	118,492	158,018	4,822,052
Agricultural of Water- town	857,278										12,066	54,993	857,278
American Central	66,980										None	66,98	66,98
American Fire											None	23,999	23,999
American Insurance Co.											1,314	12,654	14,425
American Lloyds									None	457			5,668
Andes	5,668												5,668
California Insurance Co.													5,970
Connecticut Fire.....	418,691	48,497	112,941	18,730	30,564	69,302	85,954	77,735	52,519	76,672	52,524	79,944	1,124,073
Continental.....									None		214,388	182,028	453,278
Equitable Fire and Marine													4,998
Fidelity-Phenix.....									134,484	180,097	251,084	267,639	833,304

TABLE III.—SUMMARY OF LOSSES PAID OR INCURRED FOR FIRE INSURANCE IN CANADA BY ALL COMPANIES, FOR THE YEARS 1869 TO 1921, INCLUSIVE.

	Canadian Companies										Totals from 1869 to 1921
	Totals from 1869 to 1913	Losses Paid, 1914	Losses Paid, 1915	Losses Paid, 1916	Losses Paid, 1917	Losses Paid, 1918	Losses Paid, 1919	Losses Paid, 1920	Losses Incurred, 1921		
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
Aeolia Fire.....	501,149	88,906	93,607	83,954	51,685	100,703	101,573	99,672	142,185	1,208,434	
Anglo-American.....	2,092,941	122,659	117,243				617	1,170	43	2,332,843	
Antagonish Farmers.....										1,830	
Beaver Fire.....		446	1,548	8,651	6,134	6,216	6,680	7,080	9,216	45,971	
British America.....	7,305,478	206,396	294,095	307,959	308,856	342,914	295,455	359,282	381,826	9,882,561	
British Colonial.....	11,911	26,494	77,723	77,235	76,231	75,223	97,715	119,324	142,245	704,102	
British Northwestern.....	24,566	38,832	32,622	25,899	25,120	54,100	41,506	52,726	76,211	371,566	
Canada Accident.....										173,117	
Canada Agricultural.....	200,101									200,101	
Canada Fire.....	698,133									698,133	
Canada National.....	76,620	79,174	86,858	118,220	60,239	90,463	65,623	61,282	94,941	733,420	
Canada Security.....										88,518	
Canadian Fire.....	1,493,705	121,913	112,465	98,389	102,873	135,061	114,692	117,476	148,171	2,444,745	
Canadian Indemnity.....										116,883	
(a) Canadian Lumbermen's Insurance Exchange.....										None	
Canadian Surety.....			None	None	None	None	None	None	None	None	
Central Canada Manufacturers.....	197,414									197,414	
Citizens.....	2,287,870									2,287,870	
Cumberland Farmers.....										3,512	
Dominion.....	148,265									148,265	
Dominion Fire.....	869,225	156,371	143,303	108,593	144,222	153,982	150,114	182,439	289,077	2,197,326	
Dominion of Canada Guarantee and Accident.....			188	6,304	11,796	10,329	14,017	23,627	23,109	89,370	
Eastern.....	632,961									632,961	
Eastern Canada Manufacturers.....										51,873	
Equity Fire.....	51,873	87,921								1,535,726	
Factories Insurance Co.....	1,437,095									712,906	
Fire Ins. Co. of Canada.....	352,736	149,852	133,933	76,385						216,567	
General Accident of Canada.....						None	18,881	94,750	102,936	41,940	
Globe Indemnity.....							3,353	16,960	21,627	240,635	
Grain Insurance.....					16,937	47,210	53,192	64,054	59,242	146,293	
Guardian Insurance Co. of Canada.....						None	4,227	24,480	35,617	64,324	
Halifax.....							26,826	13,201	13,324	53,351	
Hamilton Fire.....										22,588	
Hudson Bay Insurance Co.....	237,409	49,340	65,151	85,471	88,780	111,995	107,052	88,850	127,208	961,256	
Imperial Guarantee and Accident.....										None	
Imperial Underwriters.....	15,387	41,357	64,379	46,762	32,112	47,860	51,175	67,554	62,251	438,867	
Kings Mutual.....										18,783	
Liverpool-Manitoba.....										12,242	
London and Lancashire Guarantee and Accident.....										4,232	
(b) London Mutual Fire.....										107,053	
Manitoba Assurance Co.....										None	
Mercantile Fire.....										None	
Montreal-Canada Fire.....										None	
Montreal Casualty.....										413,580	
Montreal Fire.....										8,015,697	
Mount Royal.....										648,754	
Mutual Fire.....										2,709,804	
National Fire.....										None	
North American Accident.....										1,508,304	
										2,160,104	
										22,514	
										257,732	
										None	
										None	

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North Empire Fire.....	114,497	63,427	57,905	103,303	60,462	63,864	83,130	96,637	121,564	764,789
North West Fire.....	92,072	69,258	84,093	94,041	84,109	68,528	70,562	63,167	79,710	705,540
Nova Scotia Fire.....	377,777									377,777
Occidental Fire.....	239,667	52,232	68,673	54,518	81,812	100,536	102,288	92,207	149,973	971,906
Ontario Fire.....	851,105									851,105
Ottawa Assurance Co.....	866,253									866,253
Ottawa Agricultural.....	108,164									108,164
Pacific Coast Fire.....	147,887	39,837	32,478	29,815	46,582	49,730	31,957	54,276	66,018	498,580
Pacific Marine.....								1,106	30,250	31,356
Pictou County Farmers.....							1,239	2,761	387	4,387
Provincial.....	957,146									957,146
Quebec Fire.....	3,206,542	122,805	84,121	152,070	151,459	107,365	123,654	178,862	121,763	4,248,041
Reliance.....								None	1,238	1,238
Richmond and Drummond.....	256,393									256,393
Rimouski.....	1,363,199									1,363,199
Royal Canadian.....	2,988,940									2,988,940
Scottish Canadian.....								None		736,863
(c) Sovereign.....	736,216								27,853	736,863
Sovereign Fire.....	315,189									315,189
Stadacona.....	773,695									773,695
Victoria-Montreal.....	59,878									59,878
Western.....	9,148,038	265,767	285,221	339,287	363,259	352,403	383,481	380,942	448,378	11,906,770
	51,601,983	2,972,304	2,625,869	2,595,578	2,376,825	2,741,904	2,736,223	3,198,302	4,100,205	74,949,191

(a) Formerly the Lumbermen's Fire Indemnity Contract. (b) Formerly the Agricultural Mutual. (c) Formerly the Isolated Risk.

TABLE III.—SUMMARY OF LOSSES PAID OR INCURRED FOR FIRE INSURANCE IN CANADA, BY ALL COMPANIES, FOR THE YEARS 1869 TO 1921 INCLUSIVE—Continued.

	Totals from 1869 to 1913	Losses Paid, 1914	Losses Paid, 1915	Losses Paid, 1916	Losses Paid, 1917	Losses Paid, 1918	Losses Paid, 1919	Losses Paid, 1920	Losses incurred, 1921	Totals from 1869 to 1921
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
<i>British Companies</i>										
(a) Albion Fire Insurance Association.....	1,016,765									1,016,766
Alliance.....	2,815,563	144,836	90,381	114,759	128,786	208,832	118,137	190,882	195,366	4,007,542
Atlas.....	4,208,755	328,301	310,587	337,971	291,227	305,848	290,760	264,202	367,531	6,704,682
Autocar.....									1,356	1,356
British Crown.....					155,243	168,707	167,846	29,152	363,174	1,151,606
British General.....							None	29,152	48,267	77,419
British Oak.....						4,910	47,555	123,954	158,146	334,595
British Traders.....						226,913	162,163	213,115	248,722	6,011,392
Calcedonian.....	4,153,441	274,450	237,083	290,004	205,501	None	28,722	45,411	44,923	119,056
Car and General.....									30,519	30,519
Caxton.....					54,337	95,756	72,507	118,632	141,355	482,687
Century.....							None	554	2,721	3,275
China Fire.....	977,455									977,455
Commercial Union.....	10,882,826	470,222	471,565	639,752	487,239	654,903	401,347	582,640	631,058	15,221,352
(b) Eagle, Star and British Dominions.....			57,808	62,429	71,789	93,716	94,380	186,801	250,896	818,419
Employers' Liability.....	445,068	153,515	189,959	189,871	215,791	336,638	267,354	401,723	369,382	2,569,501
Essex and Suffolk.....								4,377	28,484	32,861
General Accident, Fire and Life.....	712,786	111,152	126,581	154,823	199,764	232,188	154,792	273,128	261,397	2,226,911
Glasgow and London.....	1,167,345									1,167,345
Guarlian.....	8,697,379	558,248	482,686	588,909	600,081	736,998	595,484	740,270	877,686	13,877,741
Imperial.....	4,181,342									4,181,342
Langashire.....	4,492,270									4,492,270
(c) Law, Union and Rock.....	13,583,544	137,003	182,822	131,146	144,385	165,423	84,691	117,766	144,614	2,074,860
Liverpool and London and Globe.....	967,010									967,010
London Guarantee and Accident.....			None	718,868	665,949	738,448	631,049	735,060	735,060	19,482,263
London and Lancashire Fire.....	4,769,018	391,200	338,860	356,933	408,719	399,313	415,356	549,922	610,332	17,822,478
London Assurance.....	2,857,239	128,302	139,186	131,239	156,250	191,120	116,696	217,477	295,324	6,083,560
Manchester.....	1,914,238									1,914,238
Marine Insurance Co.....	None	None	None	None	None	None	None	None	None	None
Merchants Marine.....										None
Motor Union.....										None
National of Ireland.....	1,706,837									1,706,837
National Benefit.....						100	9,660	18,403	86,562	118,735
(e) National Provincial Insurance.....	12,946,482	595,746	495,777	497,670	380,690	578,480	481,484	636,983	629,490	17,228,809
North British and Mercantile.....	7,180,041	469,372	385,837	511,684	497,321	650,740	453,718	577,075	686,137	11,403,285
Northwich Union.....	5,914,277	490,923	391,006	431,288	478,321	406,246	406,616	455,157	485,159	9,587,193
Pearson Accident and Guarantee.....			9,383	65,057	116,693	203,983	140,598	182,683	206,616	907,016
Pacific Insurance Co.....	80,428	155,132	112,917	139,057	145,793	165,436	143,598	246,558	208,363	1,454,604
Partridge.....										94
Phoenix of London.....	10,011,798	579,207	390,505	490,941	539,583	497,673	486,210	568,281	652,093	13,956,341
Provincial.....	3,325,321	38,618	19,781	18,029	73,748	34,789	28,043	54,635	90,060	3,325,321
Queen.....										None
Queensland.....						8,444	78,226	105,549	152,410	341,619
Railway Passengers.....										None
Royal Exchange.....	368,334	162,218	172,056	202,859	300,080	289,841	271,504	351,553	298,729	2,387,264
Royal Insurance Co.....	18,810,098	801,985	695,908	739,389	813,313	946,810	793,992	856,799	1,175,870	25,634,164

TABLE III.—SUMMARY OF LOSSES paid or Incurred for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1921 inclusive—Continued.

	Totals from 1869 to 1913	Losses Paid, 1914	Losses Paid, 1915	Losses Paid, 1916	Losses Paid, 1917	Losses Paid, 1918	Losses Paid, 1919	Losses Paid, 1920	Losses Incurred, 1921	Totals from 1869 to 1921
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Etna.....	4,822,082	157,403	218,329	154,904	200,303	232,072	195,477	224,576	261,584	6,467,360
Agricultural of Watertown.....	4,837,278				1,169	2,813	6,384	3,568	23,279	896,701
Alliance Assurance.....					34,111	54,086	42,405	106,070	110,363	347,035
American Fire.....								3,270	1,110	4,380
American Central.....	67,059	116,411	53,203	51,021	34,015	51,316	47,000	83,459	127,963	631,447
American Equitable.....							None	35,519	80,608	116,119
American Fire.....	66,980							66,980		66,980
American Insurance Co.....	23,909	31,001	22,104	9,745	30,612	46,221	29,439	22,871	32,460	238,452
American Lloyds.....	14,425	547	1,577	5,162	104,643	19,226	4,707	6,662	3,853	154,824
Anglo-American.....	5,668				None	None	None			5,668
Automobile.....										
Boston.....						32,919	32,759	68,705	62,635	17,708
Calcedonian-American.....						10,724	25,545	24	16,830	17,074
California Insurance Co.....	6,761	18,454	16,940	22,724	700	19,651	21,350	21,350	46,707	182,865
Citizens' of Missouri.....						2,490	3,709	9,836	17,169	34,383
Columbia.....					None	None	None	4,004	92,646	94,250
Commercial Union of N.Y.....					972	None	None	1,711	2,492	3,248
Connecticut Fire.....	1,124,073	45,620	61,620	75,504	70,711	97,706	72,310	75,579	85,816	1,700,032
Continental.....	453,278	186,493	134,112	138,224	259,116	221,655	195,412	282,607	353,676	2,224,573
Equitable Fire and Marine.....	4,998	23,237	13,775	21,224	22,480	37,860	23,887	19,973	30,215	107,188
Fidelity-Phoenix.....	833,304	167,322	196,960	170,811	239,408	214,934	174,455	284,529	300,772	2,581,998
Fire Association of Phila.....						30,087	20,547	29,074	42,000	121,708
Fireman's Fund.....	33,044	70,200	53,843	50,481	77,606	145,276	94,864	232,113	142,972	900,399
Firemen's Insurance Co.....	35,042	31,934	27,968	29,729	52,215	43,694	22,030	37,712	68,448	374,772
General of Paris.....	48,179	57,609	43,508	70,785	48,616	57,806	58,490	70,446	96,669	552,108
Germania Fire.....	67,751	39,899	37,468							145,118
Glad.....							None			39,482
Glen Falls.....	None	50,315	64,409	93,811	80,528	97,434	73,943	112,750	170,640	743,830
Globe and Rutgers.....		33,280	102,903	231,851	251,550	388,051	363,042	429,860	623,037	2,423,379
Great American.....	1,116,371	282,743	214,572	218,112	245,174	390,173	240,840	369,239	340,565	3,423,789
Hardware Dealers.....								93	12,926	13,019
Hartford Fire.....	6,208,287	497,045	461,245	444,513	493,217	601,926	503,336	642,533	738,827	10,590,928
Home, New Haven.....	60,691									60,691
Home Insurance Co., New York.....	2,210,752	419,937	459,169	428,152	560,974	615,563	597,061	947,549	1,253,274	7,492,431
Individual Underwriters.....										11,571
Insurance Co. of North America.....	2,898,461	221,792	248,106	197,638	285,303	367,751	314,553	463,309	490,628	5,487,541
Insurance Co. of the State of Pa.....		104,580	73,401	61,158	138,139	143,453	84,696	75,345	117,209	5,943,713
Lumber Insurance Co.....	644,878	81,919	1,640							728,437
Lumbermen's Underwriting Alliance.....						19,163	38,970	187,507	233,841	479,481
Manufacturing Woodworkers.....						8,544	163,638	63,675	206,097	441,054
Mechanics and Traders.....								46,456	114,578	161,034
Mechanics Fire.....						15,293	19,538	3,576	19,601	58,008
Millers National.....						3,447	3,196	46,416	29,598	84,174
Minnesota Implement.....						29,205	15,835	45,851	24,516	182,015
National Fire.....			5,992	13,682	46,934					13,019
National Fire.....		34,377	63,784	38,586	47,282	52,660	44,366	56,925	69,282	397,102
National Fire.....		334,060	462,862	292,667	292,667	295,654	213,869	395,637	658,214	3,777,407
National Liberty.....	972,533							None		17,871

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National Union Fire.....	246,531	128,504	109,073	130,583	152,877	175,137	80,831	115,740	190,996	1,339,378
La Nationale.....		10,092	68,357	86,606	117,523	141,247	217,998	260,120	340,472	1,242,415
Newark.....						5,748	7,418	38,599	66,174	117,939
New Hampshire.....						15,358	19,466	50,764	60,899	146,437
New Jersey.....						20,523	1,978	17,262	23,458	63,221
New York Reciprocal Underwriters.....									5,855	5,855
Niagara Fire.....	70,579	84,046	88,073	100,776	74,328	117,369	107,035	155,826	187,381	990,413
Northwestern Mutual.....						2,251	100	15,821	137,172	158,344
Northwestern National.....	21,229	65,300	78,625	59,404	98,856	133,692	83,613	103,624	99,279	743,692
Pacific.....									6,644	6,644
Phoenix of Brooklyn.....	2,154,363									2,154,363
Phoenix of Paris.....			4,433	31,011	37,592	56,683	69,273	80,391	112,116	391,459
Phoenix of Hartford.....	2,721,309	237,983	190,790	193,557	186,850	275,584	177,880	161,423	245,343	4,390,719
Providence Washington.....	120,004	125,910	130,804	119,684	106,445	168,329	114,611	158,263	110,704	1,154,764
Queen of America.....	5,799,801	357,208	321,095	334,706	340,329	381,137	327,378	308,698	427,633	8,598,585
Retail Hardware.....									12,926	13,019
Rochester-German.....	193,689									193,689
St. Paul Fire and Marine.....	451,980	101,116	122,113	203,285	239,822	284,084	163,810	167,945	147,297	1,881,452
Security.....									19	19
Springfield Fire and Marine.....	519,209	277,903	287,942	306,783	266,376	194,874	190,697	214,029	289,090	2,546,903
Sterling.....									14,129	14,129
Stuyvesant.....				39,388	150,349	76,239	39,785	40,762	43,882	390,405
Texas.....									18,851	19,350
Union of Paris, France.....	153,734	104,669	118,084	121,039	128,666	145,212	105,154	101,734	214,986	1,253,278
United States Fire.....							None	15,339	99,728	115,087
Val Roanne.....									23,525	23,525
Valcan.....			92,835	85,402	123,279	15,197	13,522	30,217	73,752	132,688
Westchester Fire.....	83,873	89,591				166,287	105,851	102,289	171,105	1,020,522
	35,257,966	4,578,500	4,646,720	4,592,022	5,643,987	6,709,349	5,555,268	7,751,902	10,300,940	85,036,654

Canadian Companies.....	51,601,983	2,972,304	2,625,869	2,595,578	2,376,825	2,741,904	2,736,223	3,198,302	4,100,205	71,919,193
British Companies.....	140,758,700	7,796,480	6,889,360	7,926,463	8,358,290	9,907,999	8,387,699	10,955,183	13,171,415	214,182,754
Foreign Companies.....	35,257,966	4,578,500	4,646,720	4,592,022	5,643,987	6,709,349	5,555,268	7,751,902	10,300,940	85,036,654
	227,618,649	15,347,284	14,161,949	15,114,063	16,379,102	19,359,252	10,679,355	21,935,387	27,572,560	374,165,001

RECAPITULATION

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TABLE IV.—SUMMARY OF FIRE INSURANCE in Canada for the Years 1869 to 1921 inclusive.

Year	Net Premiums Received	Amount of Policies taken during the year	Amount of Risks at Date of Statement	Losses paid
<i>Canadian Companies</i>	\$	\$	\$	\$
1869.....	501,362	41,090,604	59,340,916	276,116
1870.....	536,600	54,637,315	59,523,641*	453,414
1871.....	707,418	68,921,494	68,465,914*	414,339
1872.....	796,847	76,499,542	72,203,784*	510,469
1873.....	842,896	71,775,952	91,032,187*	487,649
1874.....	1,453,781	126,588,965	126,705,337*	662,470
1875.....	1,646,654	168,896,111	190,284,543	1,082,206
1876.....	1,881,641	198,509,113	231,834,162	1,599,048
1877.....	1,622,955	168,935,723	217,745,048	2,186,162
1878.....	1,161,896	127,288,165	171,430,720	828,069
1879.....	1,102,822	124,652,727	158,824,631	687,353
1880.....	1,190,029	131,079,789	154,403,173	701,639
1881.....	1,206,470	140,331,153	153,436,153	1,336,758
1882.....	1,033,433	124,123,715	152,564,079	733,543
1883.....	1,091,801	122,302,460	149,930,173	760,430
1884.....	1,140,428	118,747,547	147,968,945	762,737
1885.....	1,107,879	111,162,914	143,759,390	597,189
1886.....	1,107,710	114,543,806	142,685,145	739,364
1887.....	1,121,435	109,206,925	154,165,902	764,321
1888.....	1,131,991	120,158,592	159,070,684	750,448
1889.....	1,173,948	122,965,987	158,883,612	678,752
1890.....	1,249,884	135,145,294	178,691,762	736,095
1891.....	1,278,736	135,943,674	177,785,359	940,734
1892.....	1,052,041	112,566,165	148,557,131	792,219
1893.....	1,137,797	123,753,683	154,614,280	797,149
1894.....	1,108,294	121,562,165	150,241,967	801,871
1895.....	1,151,126	130,567,693	143,697,862	807,003
1896.....	1,061,855	114,379,430	141,251,862	713,566
1897.....	1,021,216	107,268,258	154,231,897	718,891
1898.....	1,121,927	111,006,221	159,927,706	587,705
1899.....	1,183,739	130,009,195	169,792,859	637,101
1900.....	1,298,751	154,851,897	190,577,768	1,013,087
1901.....	1,727,410	170,894,095	221,756,637	1,009,899
1902.....	2,055,793	215,145,999	246,042,580	865,214
1903.....	2,282,498	216,505,990	260,637,251	1,209,678
1904.....	2,681,275	239,234,027	296,888,876	2,561,475
1905.....	3,013,714	301,816,272	328,340,100	1,399,065
1906.....	3,179,319	324,168,552	354,604,064	1,602,131
1907.....	3,681,335	375,927,812	412,019,532	1,801,449
1908.....	3,819,372	423,764,660	433,913,379	2,655,226
1909.....	3,764,341	455,432,696	473,744,578	2,123,508
1910.....	4,334,612	528,093,567	502,510,417	2,544,650
1911.....	4,727,141	572,066,012	549,604,374	2,519,179
1912.....	5,063,409	653,582,426	644,099,996	2,731,761
1913.....	5,099,298	712,651,986	684,512,207	3,020,551
1914.....	5,016,653	665,539,377	700,239,242	2,972,304
1915.....	4,559,076	673,244,131	682,793,482	2,625,869
1916.....	4,817,876	742,805,919	662,129,297	2,595,578
1917.....	4,782,833	819,328,851	689,229,995	2,376,825
1918.....	5,570,095	903,126,573	757,301,291	2,741,904
1919.....	6,415,838	1,170,734,162	863,798,586	2,736,223
1920.....	8,003,456	1,500,412,316	1,101,953,061	3,198,302
† 1921.....	7,374,791	1,248,030,808	1,039,379,919	4,100,265
Totals.....	128,195,497	.....	.....	74,949,113

* These returns are imperfect.

† For the year 1921 the figures show premiums written and losses incurred.

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TABLE IV.—SUMMARY OF FIRE INSURANCE in Canada for the Years 1869 to 1921 inclusive—Con.

Year	Net Premiums Received	Amount of Policies taken during the year	Amount of Risks at Date of Statement	Losses paid
<i>British Companies</i>	\$	\$	\$	\$
1869.....	1,119,011	120,747,515	115,222,003	579,416
1870.....	1,185,398	131,570,928	120,903,017	1,024,362
1871.....	1,299,846	148,147,966	132,731,241	922,400
1872.....	1,499,620	174,361,395	145,700,486	1,136,167
1873.....	1,773,265	172,531,126	147,602,019	967,316
1874.....	1,809,473	177,346,240	155,088,455	1,120,106
1875.....	1,683,715	166,953,268	154,835,931	1,299,612
1876.....	1,597,410	178,725,453	153,885,268	1,168,858
1877.....	1,927,220	206,713,932	184,304,318	5,718,305
1878.....	1,994,940	213,127,414	202,702,743	880,571
1879.....	1,899,154	213,131,295	208,265,359	1,275,540
1880.....	2,048,408	227,537,306	229,745,985	855,423
1881.....	2,353,258	271,044,719	277,721,299	1,669,405
1882.....	2,908,458	321,466,183	339,520,054	1,768,444
1883.....	3,178,850	350,993,028	380,613,572	1,992,671
1884.....	3,472,119	354,458,616	413,441,198	2,290,588
1885.....	3,376,401	337,216,878	421,205,014	1,895,175
1886.....	3,429,012	349,109,117	393,166,340	2,338,164
1887.....	3,693,992	377,990,654	422,314,264	2,335,034
1888.....	3,859,282	376,540,072	434,940,955	2,094,465
1889.....	3,970,632	403,297,656	463,379,580	1,968,537
1890.....	4,072,133	427,931,692	474,884,419	2,229,556
1891.....	4,189,171	411,748,053	497,550,395	2,553,162
1892.....	4,455,474	366,900,791	549,223,123	2,878,149
1893.....	4,623,196	458,254,364	563,044,318	3,496,112
1894.....	4,602,747	435,237,770	567,948,304	3,094,861
1895.....	4,750,290	436,765,579	575,683,150	3,402,337
1896.....	5,006,047	459,959,398	591,656,008	2,845,994
1897.....	5,165,202	470,466,620	611,840,429	3,334,667
1898.....	5,223,345	481,404,453	629,768,638	3,557,122
1899.....	5,652,228	524,980,343	654,890,000	3,807,212
1900.....	5,846,020	540,448,980	681,751,373	5,515,231
1901.....	6,595,447	542,142,232	694,491,228	4,889,192
1902.....	6,946,919	556,692,825	695,220,761	2,724,487
1903.....	7,334,432	580,718,653	727,383,239	3,803,764
1904.....	8,343,666	609,942,293	745,059,661	9,172,919
1905.....	8,582,925	649,566,539	785,219,445	3,634,706
1906.....	8,601,374	672,318,145	855,091,245	3,829,244
1907.....	9,302,906	748,836,659	937,282,606	5,073,985
1908.....	9,919,403	789,146,201	976,873,509	5,776,725
1909.....	9,720,997	832,409,237	1,059,251,521	4,849,587
1910.....	10,243,235	936,097,608	1,143,463,774	5,488,726
1911.....	11,205,694	998,101,547	1,269,648,229	6,181,888
1912.....	12,092,125	1,148,396,318	1,430,070,127	6,319,064
1913.....	13,138,597	1,318,925,094	1,595,798,865	6,939,451
1914.....	13,710,907	1,398,200,494	1,736,187,120	7,796,480
1915.....	13,609,360	1,438,037,721	1,828,316,532	6,889,360
1916.....	14,294,803	1,606,346,835	1,958,789,616	7,926,463
1917.....	16,317,311	1,914,891,756	2,157,687,223	8,358,290
1918.....	18,658,710	2,147,570,916	2,414,696,493	9,907,999
1919.....	20,377,871	2,432,641,475	2,570,277,383	8,387,864
1920.....	25,332,651	2,991,753,701	3,005,713,004	10,985,183
†1921.....	23,412,312	2,734,181,393	3,039,086,570	13,172,415
Totals.....	371,406,962			214,182,754

† For the year 1921 the figures show premiums written and losses incurred.

TABLE IV.—SUMMARY OF FIRE INSURANCE in Canada for the Years 1869 to 1921 inclusive—
Concluded

Year	Net Premiums Received	Amount of Policies taken during the year	Amount of Risks at Date of Statement	Losses paid
<i>Foreign Companies</i>	\$	\$	\$	\$
1869.....	165,166	9,702,356	13,796,890*	172,188
1870.....	194,781	12,893,827	11,167,928	147,061
1871.....	314,452	27,367,712	27,256,629*	212,460
1872.....	332,243	26,526,334*	33,818,670	263,339
1873.....	352,255	26,788,850	40,120,629	227,219
1874.....	259,049	25,243,769	25,050,427	143,583
1875.....	264,395	17,357,605	19,300,555	181,713
1876.....	228,955	23,914,181	18,880,550	99,389
1877.....	213,830	21,013,457	18,298,315	586,452
1878.....	211,594	19,432,178	35,766,238	114,034
1879.....	225,512	22,920,397	20,267,995	182,305
1880.....	241,140	25,424,766	27,414,113	109,516
1881.....	267,388	30,040,366	31,053,261	163,661
1882.....	287,815	32,454,518	34,772,345	162,699
1883.....	354,090	40,284,814	41,720,296	167,127
1884.....	367,581	40,777,215	44,097,646	191,998
1885.....	368,180	37,623,116	46,830,075	186,923
1886.....	395,613	42,099,984	50,921,537	223,860
1887.....	429,075	45,859,509	56,287,171	304,159
1888.....	445,990	44,681,343	56,722,420	228,909
1889.....	443,436	46,518,461	57,275,186	228,922
1890.....	514,054	57,646,959	67,103,440	300,916
1891.....	700,809	75,726,695	84,266,437	411,801
1892.....	1,004,812	107,708,732	123,629,818	706,902
1893.....	1,032,602	105,564,192	124,028,459	759,429
1894.....	1,000,328	96,789,493	117,876,931	692,631
1895.....	1,041,966	100,305,776	118,491,852	784,410
1896.....	1,007,948	94,949,822	112,666,482	613,941
1897.....	971,243	85,963,431	102,449,891	648,275
1898.....	1,004,859	88,750,015	105,697,763	639,660
1899.....	1,074,525	100,767,561	112,186,809	677,725
1900.....	1,187,177	108,127,777	120,003,219	1,245,975
1901.....	1,327,491	108,486,527	122,439,754	875,865
1902.....	1,574,372	120,211,152	133,999,827	562,588
1903.....	1,767,832	136,050,121	152,433,226	857,274
1904.....	2,144,941	153,128,755	172,965,394	2,365,140
1905.....	2,689,032	188,712,561	204,586,950	966,748
1906.....	2,907,270	213,613,168	234,206,935	1,152,916
1907.....	3,130,234	239,440,520	265,198,198	1,569,607
1908.....	3,288,500	253,383,160	289,931,375	1,847,504
1909.....	3,564,126	292,133,934	330,290,388	1,673,731
1910.....	4,147,654	352,864,510	388,302,549	2,259,017
1911.....	4,642,420	417,473,032	460,615,743	2,235,881
1912.....	6,038,984	572,182,988	609,273,561	3,068,756
1913.....	7,505,052	893,623,473	871,619,317	4,043,757
1914.....	8,771,598	1,042,361,697	1,019,592,647	4,578,500
1915.....	8,306,397	1,000,271,051	1,020,519,788	4,646,720
1916.....	8,671,173	1,069,085,926	1,099,139,323	4,592,022
1917.....	10,146,386	1,314,839,392	1,139,280,296	5,643,987
1918.....	11,725,600	1,555,337,567	1,351,517,067	6,709,349
1919.....	13,237,765	1,820,194,324	1,488,948,412	5,555,268
1920.....	17,191,830	2,298,504,593	1,862,206,213	7,751,902
†1921.....	16,525,461	2,157,262,392	1,942,047,343	10,300,940
Totals.....	156,210,011			85,036,654

† For the year 1921 the figures show premiums written and losses incurred.

TOTALS FOR ALL YEARS FROM 1869 TO 1921 INCLUSIVE.

Canadian Companies.....	128,195,497			74,949,193
British Companies.....	371,406,962			214,182,754
Foreign Companies.....	156,210,011			85,036,654
Grand Totals.....	655,812,470			374,168,601

*These returns are imperfect.

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TABLE V.—ABSTRACT of Fire Insurance transacted by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1921.

THE ACADIA FIRE INSURANCE COMPANY

Nature of Business	Net Premiums Written	Gross Amount of Policies, New and Renewed	Net Amount at Risk at Date	Net Amount of Losses incurred during the Year		Reserve for Unsettled Losses		Remarks
				Not Resisted	Resisted	Not Resisted	Resisted	
Fire—In Canada.....	\$ 229,319	\$ 35,301,314	\$ 28,247,169	\$ 142,185	\$ 11,428	\$ None	\$ None	Total business, December 31, 1921.
Fire—In other countries.....	2,897	580,860	249,203	100	None	None	None	
Fire—In Canada.....	28,577	.....	None	27,442	None	None	None	
Totals.....	260,793	.....	28,496,372	169,637	11,428	None	None	

BEAVER INSURANCE COMPANY

Fire—In Canada.....	35,868	9,632,113	5,536,218	9,216	1,985	None	None	Total business, December 31, 1921
Fire—In other countries.....	471	40,700	40,700	None	None	None	None	
Totals.....	36,339	9,672,813	5,576,918	9,216	1,985	None	None	

THE BRITISH AMERICA ASSURANCE COMPANY

Fire—In Canada.....	645,963	117,946,281	123,271,409	331,526	65,931	5,945	5,945	Total business, December 31, 1921
Fire—In other countries.....	1,764,000	434,271,698	342,569,408	1,139,279	353,088	13,556	13,556	
Auto (A)—In Canada.....	89,452	.....	.....	96,420	14,551	766	766
Auto (A)—In other countries.....	14,773	.....	.....	27,963	6,102	None	None
Auto (B)—In Canada.....	108,362	.....	.....	48,434	13,105	1,410	1,410
Auto (B)—In other countries.....	13,877	.....	.....	11,551	3,541	None	None
Explosion—In other countries.....	1,261	.....	.....	—39	None	None	None
Explosion—In Canada.....	77,080	.....	None	64,483	None	None	None
Marine—In other countries.....	4,161	.....	.....	229	30	None	None
Marine—In Canada.....	1,152	.....	.....	2,059	None	None	None
Marine—In other countries.....	65,338	.....	.....	348,456	392,855	27,538	27,538
Sprinkler Leakage—In other countries.....	74,306	.....	.....	43,770	82,485	249	249
Sprinkler Leakage—In other countries.....	171	.....	.....	195	156	None	None
Tornado—In other countries.....	8,987	.....	.....	100	37	None	None
Totals.....	2,803,913	2,104,426	931,881	49,464	49,464	

TABLE V.—ABSTRACT of Fire Insurance transacted by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1921—*Continued.*

THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY

Nature of Business	Premiums Net Written	Gross Amount of Policies, New and Renewed	Net Amount at Risk at Date	Net Amount of Losses incurred during the Year	Reserve for Unsettled Losses		Remarks
					Not Reinsured	Reinsured	
Fire—In Canada.....	\$ 177,769	\$ 30,335,789	\$ 20,567,393	\$ 70,211	\$	\$	Total business, December 31, 1921.
Fire—In other countries.....	24,938	5,314,019	3,811,436	17,306	12,741	None	
Totals.....	202,707	35,649,808	24,378,829	93,577	21,508	None	

THE CANADA ACCIDENT INSURANCE COMPANY

Fire.....	127,494	24,820,227	11,761,351	46,151	5,111	None	Total business, December 31, 1921
Accident.....	52,691	.....	.....	33,929	11,365	None
Auto (A).....	52,103	.....	.....	37,938	7,330	1,300
Auto (B).....	78,686	.....	.....	27,663	9,321	None
Burglary.....	14,533	.....	.....	10,583	4,015	None
Guarantee.....	31,701	.....	.....	11,204	9,139	None
Liability.....	61,100	.....	.....	3,847	27,548	None
Plate Glass.....	32,633	.....	.....	7,603	2,033	None
Sickness.....	31,728	.....	.....	15,155	2,035	None
Totals.....	485,670	.....	.....	194,073	77,897	1,300

THE CANADA NATIONAL FIRE INSURANCE COMPANY

Fire—In Canada.....	219,101	28,980,702	28,205,325	94,941	15,047	1,625	Total business, December 31, 1921.
Fire—In other countries.....	11,069	.....	.....	842	None	None	
Totals.....	230,110	.....	.....	95,783	15,047	1,625	

THE CANADA SECURITY ASSURANCE COMPANY

Fire.....	98,842	17,813,049	10,455,127	58,212	13,684	None	Total business, December 31, 1921.
Auto (A).....	6,914	.....	.....	5,872	1,885	None
Auto (B).....	12,066	4,659	1,895	None	
Hail.....	298,724	None	322,446	None	None	
Totals.....	416,486	391,189	16,664	None	

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THE CANADIAN FIRE INSURANCE COMPANY

Fire—In Canada.....	376,894	52,014,027	46,953,277	148,171	26,963	None	Total business, December 31, 1921.
Fire—In other countries.....	10,680	1,583,905	916,674	3,925	None	None	
Auto (A)—In Canada.....	17,927	.....	.....	12,170	2,350	None
Auto (B)—In Canada.....	14,671	.....	.....	4,402	120	None
Totals.....	420,172	168,668	29,423	None	

CANADIAN INDEMNITY COMPANY

Fire—In Canada.....	119,294	12,441,648	11,374,569	58,489	14,606	None	Total business, December 31, 1921.
Fire—In other countries.....	2,369	230,896	197,208	510	None	None	
Hail—In Canada.....	178,330	.....	None	160,079	None	None
Totals.....	299,993	.....	11,571,777	219,078	14,606	None

THE CANADIAN SURETY COMPANY

Auto (A)—In Canada.....	40,516	30,547	6,400	26	Total business, December 31, 1921.
Auto (B)—In Canada.....	37,057	.....	.....	9,778	4,688	600
Burglary—In Canada.....	21,280	.....	.....	22,261	561	12,745
Burglary—In other countries.....	20,357	.....	.....	10,596	4,379	None
Forgery—In Canada.....	190	.....	.....	10,359	None	None
Guarantee—In Canada.....	89,358	.....	.....	27,459	9,372	4,754
Guarantee—In other countries.....	62,379	.....	.....	11,218	6,805	None
Plate Glass—In Canada.....	15,319	.....	.....	4,203	115	None
Totals.....	286,946	.....	.....	126,351	32,570	18,125

THE DOMINION FIRE INSURANCE COMPANY

Fire.....	439,824	60,206,715	72,531,677	289,077	30,220	None	Total business, December 31, 1921.
Auto (A).....	12,838	.....	.....	9,723	1,519	None
Auto (B).....	5,351	.....	.....	4,742	441	None
Hail.....	97,330	.....	.....	116,518	None	None
Marine.....	-10,232	.....	None	92,943	60,651	None
Totals.....	545,120	513,003	92,831	None.	

TABLE V.—ABSTRACT of Fire Insurance transacted by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1921.—*Continued.*

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT

Nature of Business	Not Premiums Written	Gross Amount of Policies, New and Renewed	Net Amount at Risk at Date	Net Amount of Losses incurred during the Year	Reserve for Unsettled Losses		Remarks
					Not Resisted	Resisted	
	\$	\$	\$	\$	\$	\$	
Fire—In Canada.....	77,045	13,133,798	20,053,925	23,109	1,190	None	
Accident—In Canada.....	327,401			110,664	36,534	None	
Accident—In other countries.....	92,871			4,405	None	None	
Auto (A)—In Canada.....	107,148			67,508	13,278	None	
Auto (B)—In Canada.....	17,311			63,566	17,556	None	
Burglary—In Canada.....	52,011			6,416	642	None	
Guarantee—In Canada.....	112			13,447	8,792	None	Total business, December 31, 1921.
Liability—In other countries.....	9,472			None	None	None	
Liability—In Canada.....	46,138			1,763	395	None	
Plate Glass—In Canada.....	2,676			11,253	3,070	None	
Robbery—In other countries.....	559			800	None	None	
Robbery—In Canada.....	202,820			None	23,759	None	
Sickness—In Canada.....	1,161			106,648	None	None	
Sickness—In other countries.....				86	None	None	
Totals.....	991,375			405,655	105,216	None.	

THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA

Fire—In Canada.....	48,616	10,253,001	6,495,768	21,627	2,462	None	
Accident—In Canada.....	51,930			18,248	5,553	None	
Accident—In other countries.....	375			5	None	None	
Accident and Sickness Combined—In Canada.....	94,645			37,928	4,929	None	
Auto (A)—In Canada.....	69,173			60,855	18,526	None	
Auto (A)—In other countries.....	220			None	None	None	
Auto (B)—In Canada.....	195,617			71,156	18,004	None	
Auto (B)—In other countries.....	248			None	None	None	
Burglary—In Canada.....	22,115			8,335	300	None	
Guarantee—In Canada.....	27,678			20,061	7,000	None	Total business, December 31, 1921.
Hail—In Canada.....	19,161			7,426	None	None	
Liability—In Canada.....	99,708		None	40,256	19,237	None	
Liability—In other countries.....	—710			None	None	None	
Robbery—In Canada.....	2,971			None	None	None	
Sickness—In Canada.....	40,014			20,152	5,212	None	
Sickness—In other countries.....	106			None	None	None	
Steam Boiler—In Canada.....	42,886			8,686	5,142	None	
Steam Boiler—In other countries.....	—67			None	None	None	
Totals.....	714,639			311,768	89,395	None	

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THE GLOBE INDEMNITY COMPANY OF CANADA

Fire.....	164,128	37,987,137	27,318,393	59,242	14,954	None
Accident.....	172,593			66,938	14,218	None
Auto (A).....	47,797			31,253	4,261	None
Auto (B).....	208,871			138,562	38,197	None
Burglary.....	10,338			6,027	3,677	None
Forgery.....	10,119			None	None	None
Guarantee.....	20,009			31,316	11,689	None
Liability.....	214,327			169,213	80,318	None
Sickness.....	136,421			63,363	11,729	None
Totals.....	964,623			565,734	188,043	

Total business,
December 31, 1921.

GRAIN INSURANCE AND GUARANTEE COMPANY

Fire.....	232,151	23,819,123	16,510,913	117,291	52,950	None.
Guarantee.....	66,290			25,143	2,080	None
Totals.....	298,441			142,434	55,030	None

Total business,
December 31, 1921.

THE GUARDIAN INSURANCE COMPANY OF CANADA

Fire—In Canada.....	60,336	19,989,106	5,288,534	35,617	11,465	None
Fire—In other countries.....	203,981			151,950	114,247	None
Accident—In Canada.....	18,359			11,523	3,179	None
Accident—In other countries.....	40,619			5,500	500	None
Auto (A)—In Canada.....	107,814			25,512	9,233	None
Auto (B)—In Canada.....	17,085			35,432	16,220	None
Burglary—In Canada.....	14,515			6,350	1,257	None
Guarantee—In Canada.....	16,651			1,709	240	None
Guarantee—In other countries.....	43,647			1,075	None	None
Liability—In Canada.....	18,453			2,346	4,290	None
Plate Glass—In Canada.....	18,163			3,355	979	None
Sickness—In Canada.....				18,358	4,726	None
Totals.....	613,121			293,756	166,336	None

Total business,
December 31, 1921.

THE HALIFAX FIRE INSURANCE COMPANY

Fire.....	30,323	2,906,522	3,365,198	13,324	200	None
Plate Glass.....	175		None	18	None	None
Totals.....	30,498		3,365,198	13,342	200	None

Total business,
December 31, 1921.

*This company transacted a small amount of Plate Glass insurance during the year without a license but reinsured it all before the end of the year.

TABLE V.—ABSTRACT of Fire insurance transacted by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1921—Continued.

THE IMPERIAL GUARANTEE AND ACCIDENT COMPANY OF CANADA

Nature of Business	Premiums Written	Gross Amount of Policies, New and Renewed	Net Amount at Risk at Date	Net Amount of Losses incurred during the Year	Reserve for Unsettled Losses		Remarks
					Not Registered	Registered	
	\$	\$	\$	\$	\$	\$	
Accident.....	159,578	.....	.....	61,996	.....	.....
Auto (A).....	63,288	.....	.....	56,406	16,893	None	
Auto (B).....	68,078	.....	.....	26,458	26,905	None	
Guarantee.....	43,930	.....	.....	1,510	None	None	
Liability.....	3,944	.....	.....	20,923	5,500	10,500	Total business, December 31, 1921.
Plate Glass.....	8,062	.....	.....	3,576	60	None	
Sickness.....	118,137	.....	.....	3,580	740	None	
		.....	.....	56,508	8,419	None	
Totals.....	464,987	.....	.....	240,847	69,317	10,500	

IMPERIAL UNDERWRITERS CORPORATION OF CANADA

Fire.....	153,739	38,930,558	22,525,944	62,281	5,916	None	
Accident.....	296	.....	.....	None	30	None	
Auto (A).....	289	.....	.....	None	None	None	
Auto (B).....	70	.....	.....	None	None	None	
Guarantee.....	400	.....	.....	None	None	None	
Liability.....	242	.....	.....	None	None	None	
Sickness.....	251	.....	.....	None	None	None	
Totals.....	155,287	.....	.....	62,311	5,946	None	Total business, December 31, 1921.

THE LIVERPOOL—MANTOBA ASSURANCE COMPANY

Fire.....	270,240	44,220,593	38,569,232	107,053	20,616	None	
Auto (A).....	11,978	.....	.....	20,389	3,500	None	
Explosion.....	516	None	None	None	Total business, December 31, 1921.
Totals.....	282,734	127,442	24,116	None	

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THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA

Accident—In Canada.....	108,086	51,511	14,161	None
Accident—In other countries.....	None	.....	None	350	1,500
Auto (A)—In Canada.....	48,938	.....	30,716	3,092	None
Auto (B)—In Canada.....	125,554	.....	62,271	23,221	None
Auto (B)—In other countries.....	None	.....	2,414	None	500
Burglary—In Canada.....	2,991	.....	402	326	None
Guarantee—In Canada.....	45,236	.....	8,361	5,803	None
Guarantee—In other countries.....	None	.....	—1,439	.....	None
Liability—In Canada.....	24,696	.....	4,376	7,209	None
Liability—In other countries.....	None	.....	1,247	19,500	750
Plate Glass—In Canada.....	36,211	.....	9,656	1,863	None
Sickness—In Canada.....	89,302	.....	69,318	17,089	None
Totals.....	431,014	.....	238,925	92,614	2,750

Total business, December 31, 1921.

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA

Fire.....	352,337	109,823,221	412,550	16,658	1,961
Auto (A).....	33,453	.....	12,933	3,658	2,675
Auto (B).....	55,604	.....	30,645	6,749	4,250
Totals.....	446,394	.....	477,158	27,065	8,886

Total business, December 31, 1921.

MERCHANTS CASUALTY COMPANY

Combined Accident and Sickness—In Canada.....	472,919	.....	215,555	37,792	None
Combined Accident and Sickness—In other countries.....	7,143	.....	5,033	2,068	None
Auto (A)—In Canada.....	33,923	.....	12,636	1,719	None
Auto (B)—In Canada.....	57,496	.....	14,186	3,281	None
Totals.....	571,531	.....	247,410	45,000	None

Total business, December 31, 1921.

THE MOUNT ROYAL ASSURANCE COMPANY

Fire—In Canada.....	655,066	98,631,772	379,139	25,885	None
Fire—In other countries.....	11,211	.....	8,232	8,072	None
Auto (A)—In Canada.....	5,199	214,750	2,411	1,051	None
Auto (B)—In Canada.....	13,154	.....	1,525	62	None
Plate Glass—In Canada.....	21,963	.....	10,578	335	None
Totals.....	706,573	.....	402,015	28,307	None

Total business, December 31, 1921.

TABLE V.—ABSTRACT of Fire Insurance transacted by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1921—Continued.

THE NORTH AMERICAN ACCIDENT INSURANCE COMPANY

Nature of Business	Premiums Written	Gross Amount of Policies, New and Renewed	Not Amount at Risk at Date.	Net Amount of Losses incurred during the Year	Reserve for Unsettled Losses		Remarks
					Not Resisted	Resisted	
	\$	\$	\$	\$	\$	\$	
Accident—In Canada.....	31,444	15,934	6,015	None	Total business, December 31, 1921.
Accident—In other countries.....	539	.....	.....	65	None	None
Auto (A)—In Canada.....	18,079	.....	.....	21,756	2,817	None
Auto (A)—In other countries.....	51	.....	.....	None	None	None
Auto (B)—In Canada.....	50,295	.....	.....	21,273	4,780	None
Auto (B)—In other countries.....	81	.....	.....	None	None	None
Burglary—In Canada.....	4,016	.....	.....	3,761	2,651	None
Burglary—In other countries.....	244,162	.....	.....	161,573	128,883	None
Liability—In Canada.....	37,902	.....	.....	None	380	None
Liability—In other countries.....	—0	.....	.....	8,994	None	None
Plate Glass—In Canada.....	74	.....	.....	None	None	None
Plate Glass—In other countries.....	20,516	.....	.....	18,207	4,820	None
Sickness—In Canada.....	615	.....	.....	801	None	None
Sickness—In other countries.....	.....	.....	.....	.....	.....	.....
Totals.....	413,798	.....	.....	255,364	150,376	None

THE NORTH EMPIRE FIRE INSURANCE COMPANY

Fire—In Canada.....	175,737	31,053,607	15,751,394	121,564	10,474	None	Total business, December 31, 1921.
Fire—In other countries.....	—23	5,000	1,000	None	None	None	
Totals.....	175,714	31,053,607	15,752,394	121,564	10,474	544	

THE NORTHWEST FIRE INSURANCE COMPANY

Fire—In Canada.....	159,592	23,056,087	20,737,205	79,710	7,154	None	Total business, December 31, 1921.
Fire—In other countries.....	4,076	567,791	419,613	769	None	None	
Totals.....	163,668	24,223,878	21,176,818	80,479	7,154	None	

THE OCCIDENTAL FIRE INSURANCE COMPANY

Fire.....	238,093	34,767,254	26,130,000	149,973	26,280	96	Total business, December 31, 1921.
Auto (A).....	18,831	.....	.....	6,421	607	None
Auto (B).....	28,278	11,572	2,510	None	
Auto (B).....	26,019	None	24,635	None	None	
Totals.....	305,221	192,601	29,327	96	

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THE PACIFIC COAST FIRE INSURANCE COMPANY

Fire—In Canada.....	169,008	18,837,701	12,369,955	66,018	16,171	Total business, December 31, 1921.
Fire—In other countries.....	61,703	18,739,364	None	59,633	None	
Totals.....	230,713	37,577,065	12,369,955	125,651	16,171	None

THE PACIFIC MARINE INSURANCE COMPANY

Fire.....	27,720	2,563,418	1,838,391	30,250	8,858	Total business, December 31, 1921.
Auto (A).....	2,399	.....	.....	350	25	
Auto (B).....	2,559	.....	.....	346	None	None
Totals.....	32,678	.....	.....	30,946	8,983	4,100

SCOTTISH CANADIAN ASSURANCE CORPORATION

Fire.....	65,745	10,217,170	4,866,194	27,853	9,926	Total business, December 31, 1921.
Hail.....	16,782	.....	None	10,806	None	
Totals.....	82,527	.....	4,866,194	38,759	9,926	None

THE WESTERN ASSURANCE COMPANY

Fire—In Canada.....	737,191	154,705,937	138,765,098	448,378	80,134	Total business, December 31, 1921.
Fire—In other countries.....	2,082,462	673,866,913	431,263,236	1,327,200	403,608	
Auto (A)—In Canada.....	70,738	.....	.....	82,112	7,148	3,508
Auto (B)—In other countries.....	12,356	.....	.....	10,232	None	None
Auto (B)—In Canada.....	78,482	.....	.....	24,873	6,310	100
Auto (B)—In other countries.....	12,373	.....	.....	7,784	None	None
Explosion—In Canada.....	1,653	.....	.....	None	None	None
Explosion—In other countries.....	2,765	.....	.....	1,304	4	None
Hail—In Canada.....	13,352	.....	None	28,411	None	None
Inland Transportation—In Canada.....	33,183	.....	.....	10,562	1,476	None
Inland Transportation—In other countries.....	5,861	.....	.....	6,356	494	None
Marine—In Canada.....	134,928	.....	.....	233,089	100,695	None
Marine—In other countries.....	571,988	.....	.....	652,434	1,262,698	38,445
Sprinkler Leakage—In other countries.....	221	.....	.....	289	228	None
Tornado—In other countries.....	28,337	.....	.....	3,852	259	None
Totals.....	3,785,890	.....	.....	2,837,376	1,809,499	53,830

TABLE V.—ABSTRACT of Fire Insurance transacted by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1921—Continued.

ÆTNA INSURANCE COMPANY

Nature of Business	Net Premiums Written	Gross Amount of Policies, New and Renewed	Net Amount at Risk at Date	Net Amount of Losses incurred during the Year	Reserve for Unsettled Losses		Remarks
					Not Registered	Registered	
	\$	\$	\$	\$	\$	\$	
Fire.....	493,925	66,301,227	69,051,000	261,554		48,417	None
Auto (A).....	31,936			24,204		4,912	None
Auto (B).....	7,938			2,510		None	None
Hail.....	20,178		None	21,904		None	None
Inland Transportation.....	431		None	19		11	None
Tornado.....	—218			2,224		None	None
Totals.....	554,240			312,445		53,340	None
In Canada, December 31, 1921							

In Canada, December 31, 1921

ALLIANCE ASSURANCE COMPANY

Fire.....	371,440	39,109,827	55,065,060	195,366		25,368	6,100
Accident.....	32,935			12,946		916	None
Auto (A).....	19,414			30,920		5,216	None
Auto (B).....	37,780			10,775		4,991	None
Burglary.....	22,727			10,150		4,589	None
Guarantee.....	16,477			1,200		1,025	None
Hail.....	129,626		None	156,049		None	None
Liability.....	39,878			3,733		3,729	None
Plate Glass.....	9,280			3,039		316	None
Sickness.....	34,554			46,177		3,798	None
Totals.....	714,111			476,445		49,948	6,100

In Canada, December 31, 1921.

THE ALLIANCE INSURANCE COMPANY OF PHILADELPHIA

Fire.....	161,588	31,342,965	22,448,143	110,363		7,204	None
Auto (A).....	345			2,330		125	None
Auto (B).....	—2,782			3,276		286	None
Inland Transportation.....	622			101		None	None
Totals.....	159,673			116,070		7,615	None

In Canada, December 31, 1921.

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AMERICAN ALLIANCE INSURANCE COMPANY

Fire.....	5,504	1,702,747	415,685	1,110	1,473	In Canada, December 31, 1921.
Auto (A).....	67			32	33	
Auto (B).....	55			62	None	
Totals.....	5,626			1,204	1,506	None

AMERICAN CENTRAL INSURANCE COMPANY

Fire.....	227,566	37,339,519	27,347,403	127,963	22,504	In Canada, December 31, 1921.
Auto (A).....	4,470			2,575	None	
Auto (B).....	2,794			566	318	
Tornado.....	1,449			159	None	None
Totals.....	236,279			131,263	22,822	None

AMERICAN LLOYDS, UNDERWRITERS AT

Fire.....	12,934	4,200,138	3,641,053	3,885	120	In Canada, December 31, 1921.
Sprinkler Leakage.....	2,974			429	None	
Totals.....	15,908			4,314	120	None

THE BRITISH CROWN ASSURANCE CORPORATION, LIMITED

Fire.....	494,327	58,733,701	55,720,960	363,174	45,417	In Canada, December 31, 1921.
Auto (A).....	75,586			58,725	13,717	
Auto (B).....	40,038			28,517	None	
Hail.....	186,192		None	167,808	None	2,000
Totals.....	796,193			618,224	59,134	2,000

BRITISH TRADERS INSURANCE COMPANY, LIMITED

Fire.....	252,073	25,809,997	25,235,287	158,146	23,143	In Canada, December 31, 1921.
Auto (A).....	68,852			45,212	8,202	
Auto (B).....	38,500			21,751	8,675	
Hail.....	103,959		None	133,272	None	2,300
Totals.....	463,384			358,381	40,020	2,410

TABLE V.—ABSTRACT of Fire Insurance transacted by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1921—*Continued.*

CAR AND GENERAL INSURANCE CORPORATION, LIMITED

Nature of Business	Net Premiums Written	Gross Amount of Policies, New and Renewed	Net Amount at Risk at Date	Net Amount of Losses incurred during the Year	Reserve for Unsettled Losses		Remarks
					Not Registered	Registered	
Fire.....	\$ 162,710	\$ 51,502,563	\$ 10,097,145	\$ 44,923	\$ 2,823	\$ None	In Canada, December 31, 1921.
Accident.....	7,140	.....	.....	994	10	None
Auto (A).....	30,109	.....	.....	23,808	— 332	None
Auto (B).....	23,370	.....	.....	8,739	1,443	None
Hail.....	172,372	.....	None	134,730	None	None
Liability.....	2,401	.....	.....	1,059	250	None
Sickness.....	3,562	.....	.....	3,262	143	None
Totals.....	401,564	219,515	4,337	None	

COLUMBIA INSURANCE COMPANY

Fire.....	127,469	18,461,130	11,578,579	92,646	7,251	None	In Canada, December 31, 1921.
Auto (A).....	66,504	.....	.....	21,661	2,417	None
Auto (B).....	10,589	.....	.....	— 150	957	None
Inland Transportation.....	10,264	.....	.....	5,041	100	None
Totals.....	214,826	119,198	10,725	None	

CONNECTICUT FIRE INSURANCE COMPANY

Fire.....	158,809	26,569,801	23,161,771	85,818	7,688	None	In Canada, December 31, 1921.
Hail.....	159,800	.....	None	169,793	94	500	
Totals.....	348,369	.....	23,161,771	255,612	7,782	500	

THE CONTINENTAL INSURANCE COMPANY

Fire.....	496,665	69,317,638	63,191,518	353,676	35,184	1,101	In Canada, December 31, 1921.
Auto (A).....	16,542	.....	.....	16,204	3,000	None
Auto (B).....	4,361	.....	.....	3,871	215	None
Explosion.....	6,884	.....	.....	None	None	None
Hail.....	145,982	None	141,617	None	None	
Tornado.....	1,658	1,608	988	None	
Totals.....	672,092	519,979	39,387	1,100	

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THE EAGLE, STAR AND BRITISH DOMINIONS INSURANCE COMPANY

Fire.....	408,601	64,045,950	50,428,197	250,846	31,249	2,000
Auto (A).....	26,561	.....	.....	6,787	5,000	None
Auto (B).....	95,931	.....	None	70,238	None	None
Hall.....	.....	.....	.....	.....	.....	.....
Totals.....	531,183	.....	.....	327,981	36,249	2,000

In Canada, December 31, 1921.

EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED

Fire.....	729,124	89,036,613	98,653,625	369,382	48,486	1,620
Accident.....	166,105	.....	.....	73,111	36,000	None
Auto (A).....	91,940	.....	.....	83,972	17,148	1,250
Auto (B).....	275,353	.....	.....	83,269	30,000	None
Burglary.....	42,337	.....	.....	2,128	380	None
Explosion.....	3,346	.....	.....	892	None	None
Guarantee.....	107,789	.....	.....	73,706	84,017	None
Hall.....	96,037	.....	None	113,533	None	None
Liability.....	647,192	.....	.....	209,594	189,000	1,000
Robbery.....	9,395	.....	.....	None	None	None
Sickness.....	110,979	.....	.....	80,919	23,000	None
Steam Boiler.....	3,693	.....	.....	None	None	None
Totals.....	2,283,290	.....	.....	1,150,506	428,031	3,870

In Canada, December 31, 1921.

EQUITABLE FIRE AND MARINE INSURANCE COMPANY

Fire.....	49,387	23,381,864	6,178,979	30,245	2,864	874
Auto (A).....	124	.....	.....	None	None	None
Explosion.....	595	.....	.....	None	None	None
Totals.....	50,106	.....	.....	30,245	2,864	874

In Canada, December 31, 1921.

FIDELITY-PHENIX FIRE INSURANCE COMPANY

Fire.....	466,780	61,363,817	53,237,038	300,272	47,757	2,500
Auto (A).....	9,139	.....	.....	9,723	814	None
Auto (B).....	4,029	.....	.....	2,333	70	None
Explosion.....	9,337	.....	.....	None	None	None
Hall.....	80,368	.....	None	89,902	None	None
Tornado.....	1,763	.....	.....	1,767	125	None
Totals.....	571,415	.....	.....	403,997	48,766	2,500

In Canada, December 31, 1921.

TABLE V.—ABSTRACT of Fire Insurance done by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1921—Continued.

FIREMAN'S FUND INSURANCE COMPANY

Nature of Business	Net Premiums Written	Gross Amount of Policies, New and Renewed	Net Amount at Risk at Date	Net Amount of Losses incurred during the Year	Reserve for Unsettled Losses		Remarks
					Not Resisted	Resisted	
Fire.....	\$ 219,512	\$ 25,553,046	\$ 29,593,377	\$ 142,972	\$ 18,837	\$ None	In Canada, December 31, 1921.
Auto (A).....	47,109			5,606	815	None	
Inland Transportation.....	8,037			6,342	105	None	
Totals.....	244,658			154,920	19,757	12,000	

FIREMEN'S INSURANCE COMPANY OF NEWARK

Fire.....	97,131	9,487,343	14,719,736	68,448	15,996	None	In Canada December 31, 1921.
Tornado.....	384			60	None	None	
Totals.....	97,515			68,508	15,996	None	

GENERAL ACCIDENT, FIRE AND LIFE ASSURANCE CORPORATION, LIMITED

Fire.....	393,792	47,487,712	56,232,063	261,397	45,121	3,465	In Canada, December 31, 1921.
Auto (A).....	2,522			3,001	None	None	
Hall.....	162,311		None	133,564	None	None	
Totals.....	558,625			397,962	45,121	3,465	

THE GIRARD FIRE AND MARINE INSURANCE COMPANY

Fire.....	22,071	3,453,566	3,430,813	21,638	2,532	650	In Canada, December 31, 1921.
Tornado.....	—29			None	None	None	
Totals.....	22,042			21,638	2,532	650	

GLENS FALLS INSURANCE COMPANY

Fire.....	203,688	29,636,440	24,592,595	170,640	57,562	None	In Canada, December 31, 1921.
Auto (A).....	29,149			8,753	1,960	None	
Auto (B).....	5,751			6,552	1,055	None	
Explosion.....	7,205			271	None	None	
Hall.....	159,560		None	169,093	94	None	
Inland Transportation.....	888			720	None	None	
Sprinkler Leakage.....	438			None	None	None	
Tornado.....	1,010			4,119	410	None	
Totals.....	407,689			360,118	61,081	2,500	

*This company transacted the business of Tornado Insurance during the year 1921 in violation of the provisions of the Insurance Act. A license for the transaction of this class of business was obtained in April, 1922.

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THE GLOBE AND RUTGERS FIRE INSURANCE COMPANY

Fire.....	830,060	119,800,534	101,810,835	623,037	140,977	14,512
Auto (A).....	39,877			38,705	11,877	None
Auto (B).....	29,245			16,162	1,563	None
Explosion.....	33,918			4,406	None	None
Inland Transportation.....	1,447			467	50	None
Totals.....	931,547			756,915	163,467	14,512

In Canada, December 31, 1921.

GREAT AMERICAN INSURANCE COMPANY

Fire.....	506,388	80,303,276	67,535,307	340,414	97,200	None
Auto (A).....	28,614			30,078	6,823	None
Auto (B).....	23,411			12,544	2,306	None
Explosion.....	236			5	None	None
Hail.....	53,952			30,426	25	None
Inland Transportation.....	31			None	None	None
Sprinkler Leakage.....	470			17	None	None
Tornado.....	1,407			951	15	None
Totals.....	614,482			414,435	106,369	None

In Canada, December 31, 1921.

HARTFORD FIRE INSURANCE COMPANY

Fire.....	1,539,646	211,939,594	205,598,213	738,827	145,266	None
Auto (A).....	80,158			26,678	2,858	None
Explosion.....	2,190			None	None	None
Hail.....	466,349			539,250	554	None
Inland Transportation.....	44,051			21,486	642	None
Rain.....	18,682			5,363	None	None
Sprinkler Leakage.....	28,802			2,079	None	None
Tornado.....	26,231			5,804	1,206	None
Totals.....	2,206,112			1,349,487	150,526	None

In Canada, December 31, 1921.

HOME INSURANCE COMPANY

Fire.....	1,711,785	175,760,150	176,735,183	1,253,274	319,054	None
Auto (A).....	148,986			120,122	38,166	None
Auto (B).....	26,440			32,214	4,902	None
Explosion.....	12,268			40,091	1,674	None
Hail.....	5,260			None	None	None
Inland Transportation.....	429,965			698,703	742	None
Rain.....	2,036			1,326	None	None
Sprinkler Leakage.....	15,596			8,865	None	None
Tornado.....	41,356			24,860	11,065	None
Totals.....	2,393,692			2,179,395	375,633	None

In Canada, December 31, 1921.

TABLE V.—Abstract of Fire Insurance transacted by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1921—*Continued.*

INSURANCE COMPANY OF NORTH AMERICA						
Nature of Business	Net Premiums Written	Gross Amount of Policies, New and Renewed	Net Amount at Risk at Date	Net Amount of Losses incurred during the Year	Reserve for Unsettled Losses	
					Not Resisted	Resisted
	\$	\$	\$	\$	\$	\$
Fire.....	806,671	135,151,876	114,742,737	490,628	65,046	None
Auto (A).....	86,384	.....	.....	51,819	6,790	None
Auto (B).....	26,561	.....	.....	27,896	1,306	None
Explosion.....	11,201	.....	.....	None	None	None
Hail.....	25,220	.....	None	24,043	None	None
Inland Transportation.....	26,647	.....	.....	9,335	None	None
Sprinkler Leakage.....	1,815	.....	.....	None	None	None
Totals.....	984,532	.....	.....	613,721	73,192	None
THE INSURANCE COMPANY OF THE STATE OF PA.						
Fire.....	147,252	20,468,089	18,674,348	117,209	35,315	None
Tornado.....	871	.....	.....	12	None	None
Totals.....	148,123	.....	.....	117,221	35,345	None
THE LAW, UNION AND ROCK INSURANCE COMPANY, LIMITED						
Fire.....	324,029	38,114,061	43,590,845	144,614	16,742	2,000
Accident.....	12,409	.....	.....	7,302	1,722	None
Auto (A).....	11,824	.....	.....	20,623	4,145	1,800
Auto (B).....	26,428	.....	.....	1,788	2,192	630
Burglary.....	12,217	.....	.....	12,132	1,037	800
Liability.....	34,484	.....	.....	51,613	22,743	4,950
Plate Glass.....	13,958	.....	.....	4,888	671	None
Sickness.....	8,558	.....	.....	8,775	1,242	75
Totals.....	443,908	.....	.....	251,792	56,494	10,275
THE LONDON AND LANCASHIRE INSURANCE COMPANY, LIMITED						
Fire.....	1,063,548	127,906,094	150,510,598	459,239	38,530	37,022
Auto (A).....	27,194	.....	.....	19,718	4,632	700
Auto (B).....	18,703	.....	.....	446	270	None
Totals.....	1,109,445	.....	.....	479,403	43,432	37,722

In Canada, December 31, 1921.

In Canada, December 31, 1921.

In Canada, December 31, 1921.

In Canada, December 31, 1921.

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THE LONDON ASSURANCE

Fire.....	559,682	60,240,674	77,245,229	293,324	75,248	In Canada, December 31, 1921.
Inland Transportation.....	25,022			500	500	
Auto (A).....	9,933			2,537	525	
Auto (B).....	7,252			3,100	605	
Totals.....	601,889			299,461	76,578	None

THE LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED

Fire.....	620,063	71,224,219	69,333,725	610,332	85,515	In Canada, December 31, 1921.
Accident.....	114,428			71,207	14,167	
Combined Accident and Sickness.....	22,139			10,786	2,410	
Auto (A).....	53,906			46,980	11,060	
Auto (B).....	128,440			98,683	24,230	None
Guarantee.....	121,461			192,844	34,910	None
Hail.....	135,432		None	149,013	None	125,000
Liability.....	195,451			—18,269	59,264	None
Sickness.....	47,216			19,372	11,906	None
Totals.....	1,406,551			1,151,008	234,462	135,000

THE MARINE INSURANCE COMPANY, LIMITED

Auto (A).....	39,345			27,934	4,953	In Canada, December 31, 1921.
Auto (B).....	7,566			741	286	
Inland Transportation.....	32,604			10,369	15,662	
Totals.....	79,575			39,044	20,901	None

MERCHANTS FIRE ASSURANCE CORPORATION OF NEW YORK

Fire.....	102,087	11,691,587	10,222,556	29,598	1,383	In Canada, December 31, 1921.
Hail.....	142,771		None	172,117	None	
				201,715	1,383	
Totals.....	244,858		10,222,556			None

THE MOTOR UNION INSURANCE COMPANY, LIMITED

Fire.....	100,665	13,091,232	9,417,684	18,945	2,400	In Canada, December 31, 1921.
Auto (A).....	29,712			9,713	4,235	
Auto (B).....	70,697			48,906	5,109	
Liability.....	735			None	None	
Totals.....	201,809			77,564	11,744	None

TABLE V.—Abstract of Fire Insurance transacted by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1921—Continued.

THE NATIONAL BENEFIT ASSURANCE COMPANY

Nature of Business	Premiums Net Written	Gross Amount of Policies, New and Renewed	Net Amount at Risk at Date	Net Amount of Losses incurred during the Year	Reserve for Unsettled Losses		Remarks
					Not Resisted	Resisted	
Fire.....	\$	\$	\$	\$	\$	\$	
Accident.....	113,316	12,651,100	9,891,180	86,562	15,611	4,741	
Auto (A).....	28,048	.....	.....	10,968	975	None	
Auto (B).....	9,175	.....	.....	7,830	978	2,599	
Auto (H).....	11,330	.....	.....	4,416	406	None	
Hail.....	47,766	.....	None	47,303	None	None	In Canada, December 31, 1921.
Sickness.....	41,712	.....	.....	20,612	3,315	None	
Totals.....	251,347	.....	.....	177,691	21,315	7,340	

NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY

Fire.....	157,432	15,747,331	22,757,277	69,282	11,597	None	
Auto (B).....	None	.....	.....	197	None	None	In Canada, December 31, 1921.
Totals.....	157,432	.....	.....	69,479	11,597	None	

NATIONAL FIRE INSURANCE COMPANY OF HALTFOED

Fire.....	682,243	69,225,739	73,709,087	658,214	55,285	None	
Auto (A).....	1,000	.....	.....	5,026	514	None	
Auto (B).....	1,827	.....	.....	632	183	None	
Tornado.....	1,464	.....	.....	None	None	None	In Canada, December 31, 1921
Totals.....	686,573	.....	.....	663,872	56,012	None	

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG, PA.

Fire.....	263,637	28,516,239	26,544,432	199,996	46,509	None	
Auto (A).....	2,043	.....	.....	1,240	1,125	None	
Auto (B).....	900	.....	.....	None	None	None	
Hail.....	50,019	.....	None	38,619	None	None	
Tornado.....	2,984	1,185	135	None	In Canada, December 31, 1921.
Totals.....	319,603	241,010	47,769	None	

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THE NATIONAL PROVINCIAL INSURANCE COMPANY

Fire.....	66,360	12,779,232	5,907,365	19,190	In Canada, December 31, 1921.
Plate Glass.....	24,007			8,169	
Totals.....	90,367			27,359	

THE NEWARK FIRE INSURANCE COMPANY

Fire.....	110,590	16,751,519	11,895,296	66,174	In Canada, December 31, 1921.
Auto (A).....	4,235			3,590	
Auto (B).....	811			None	
Totals.....	115,636			69,764	

NEW JERSEY INSURANCE COMPANY

Fire.....	64,407	7,900,731	7,210,494	23,458	In Canada, December 31, 1921.
Auto (A).....	11,387			3,006	
Auto (B).....	7,091			6,604	
Totals.....	82,975			33,128	

NIAGARA FIRE INSURANCE COMPANY

Fire.....	313,060	54,096,830	34,828,211	187,381	In Canada, December 31, 1921.
Auto (A).....	6,593			5,511	
Auto (B).....	1,172			360	
Explosion.....	-70			None	
Hail.....	11,473			9,912	
Tornado.....	205			-4	
Totals.....	332,433			203,160	

THE NORTHERN ASSURANCE COMPANY, LIMITED

Fire.....	1,066,707	108,322,596	131,104,150	636,137	In Canada, December 31, 1921.
Accident.....	25,516			13,587	
Auto (A).....	38,115			39,944	
Auto (B).....	67,287			22,146	
Burglary.....	5,621			1,550	
Guaranty.....	3,735			500	
Inability.....	15,908			3,476	
Plate Glass.....	30,521			5,975	
Sickness.....	24,814			17,670	
Totals.....	1,278,224			741,015	

TABLE V.—ABSTRACT of Fire Insurance transacted by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1921—Continued.

NORTHWESTERN MUTUAL FIRE ASSOCIATION

Nature of Business	Net Premiums Written	Gross Amount of Policies, New and Renewed	Net Amount of Risk at Date	Net Amount of Losses incurred during the Year	Reserve for Unsettled Losses		Remarks
					Not Resisted	Resisted	
Fire.....	\$	\$	\$	\$	\$	\$	In Canada, December 31, 1921.
Auto (A).....	412,438	20,826,610	22,406,587	137,172	6,202	None	
Auto (B).....	3,892	.....	.....	2,140	None	None	
Totals.....	421,399	.....	.....	139,397	190	None	

NORTHWESTERN NATIONAL INSURANCE COMPANY OF MILWAUKEE, WIS.

Fire.....	281,326	25,722,365	37,515,575	99,279	19,010	None	In Canada, December 31, 1921.
Auto (A).....	9,122	.....	.....	7,027	680	None	
Auto (B).....	3,477	.....	.....	3,463	495	None	
Tornado.....	268	.....	.....	4,139	4,125	None	
Totals.....	294,193	.....	.....	113,808	21,310	None	

NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED

Fire.....	1,097,237	106,143,811	137,171,404	543,159	71,630	15,917	In Canada, December 31, 1921.
Accident.....	63,053	.....	.....	24,580	3,717	None	
Auto (A).....	96,473	.....	.....	79,129	12,064	None	
Auto (B).....	120,817	.....	.....	72,893	32,003	None	
Theft.....	31,045	.....	.....	8,248	4,377	None	
Plate Glass.....	36,865	8,898	1,176	None	
Sickness.....	67,952	40,675	8,192	500	
Totals.....	1,516,147	777,582	133,159	16,417	

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OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED

Fire.....	288,226	33,477,053	216,616	41,850	None	300
Accident.....	180,405	.....	62,708	20,380	None	.....
Auto (A).....	97,535	.....	85,027	17,350	None	.....
Auto (B).....	171,661	.....	65,887	27,450	None	.....
Burglary.....	12,937	.....	7,242	100	None	.....
Guarantee.....	25,731	.....	18,916	2,975	None	.....
Liability.....	176,142	.....	63,723	67,139	None	.....
Plate Glass.....	109,850	.....	27,395	2,895	None	.....
Sickness.....	86,894	.....	42,207	12,840	None	.....
Totals.....	1,149,431	.....	589,721	192,979	3,300	.....

In Canada, December 31, 1921.

THE PALATINE INSURANCE COMPANY, LIMITED

Fire.....	407,736	44,925,331	205,363	24,051	None	.....
Auto (A).....	12,612	.....	6,389	1,288	None	.....
Auto (B).....	10,207	.....	3,453	249	None	.....
Totals.....	430,605	.....	215,235	25,588	None	.....

In Canada, December 31, 1921.

THE PHENIX INSURANCE COMPANY, HARTFORD, CONN.

Fire.....	424,633	65,877,527	245,343	29,042	9,340	.....
Auto (A).....	19,959	.....	12,633	431	None	.....
Hail.....	159,560	.....	169,793	94	None	.....
Totals.....	604,152	.....	427,769	29,567	9,340	.....

In Canada, December 31, 1921.

PROVIDENCE WASHINGTON INSURANCE COMPANY

Fire.....	229,186	33,519,358	110,701	11,397	None	.....
Auto (A).....	23,207	.....	22,519	3,025	None	.....
Auto (B).....	2,875	.....	3,111	615	None	.....
Explosion.....	4,150	.....	None	None	None	.....
Totals.....	259,478	.....	136,355	15,037	None	.....

In Canada, December 31, 1921.

QUEEN INSURANCE COMPANY OF AMERICA

Fire.....	751,792	81,786,801	427,633	68,600	10,000	.....
Auto (A).....	60,836	.....	58,566	7,010	4,880	.....
Auto (B).....	26,776	.....	15,512	1,725	200	.....
Inland Transportation.....	20	.....	None	None	None	.....
Totals.....	839,414	.....	501,711	77,425	15,080	.....

In Canada, December 31, 1921.

TABLE V.—ABSTRACT of Fire Insurance transacted by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1921—Continued.

RAILWAY PASSENGERS ASSURANCE COMPANY

Nature of Business	Net Premiums Written	Gross Amount of Policies, New and Renewed	Net Amount at Risk at Date	Net Amount of Losses Incurred during the Year	Reserve for Unsettled Losses		Remarks
					Not Resisted	Resisted	
Accident.....	\$ 47,975	\$	\$	\$ 32,101	\$ 3,100	\$ None	
Auto (A).....	20,438	.....	.....	41,952	11,515	8,525	
Auto (B).....	87,213	.....	.....	26,708	8,612	175	
Burglary.....	3,149	.....	.....	3,060	26,060	None	
Guarantee.....	13,081	.....	.....	23,101	31,415	None	
Liability.....	97,970	.....	.....	37,742	31,415	None	
Plate Glass.....	34,779	.....	.....	16,720	5,570	None	
Sickness.....	29,252	.....	.....	13,716	4,205	None	
Totals.....	342,857	.....	.....	186,229	90,505	8,700	In Canada, December 31, 1921.

THE ROYAL EXCHANGE ASSURANCE

Fire.....	634,612	83,356,091	87,815,701	268,729	9,935	None.	
Accident.....	12,747	.....	.....	3,268	482	None.	
Auto (A).....	42,274	.....	.....	35,648	792	None.	
Auto (B).....	72,347	.....	.....	34,759	3,375	None.	
Liability.....	42,877	.....	.....	15,406	6,281	None.	
Sickness.....	6,379	.....	.....	4,985	651	None.	
Totals.....	811,236	.....	.....	362,885	21,516	None.	In Canada, December 31, 1921.

ST. PAUL FIRE AND MARINE INSURANCE COMPANY

Fire.....	380,808	52,803,341	46,646,372	147,297	38,416	1,350	
Auto (A).....	40,010	.....	.....	29,367	4,936	None.	
Auto (B).....	4,234	.....	.....	12,320	315	None.	
Inland Transportation.....	31,676	.....	.....	18,321	5,656	None.	
Tornado.....	7,527	8,731	687	None.	
Totals.....	464,255	193,366	48,010	1,350	In Canada, December 31, 1921.

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SCOTTISH METROPOLITAN ASSURANCE COMPANY, LIMITED

Fire.....	152,000	16,332,628	16,032,730	50,565	7,681	10,250
Accident.....	57,856	.....	.....	26,632	1,356	None.
Auto (A).....	29,233	.....	.....	33,897	10,378	None.
Auto (B).....	31,235	.....	.....	11,880	1,400	None.
Guarantee.....	2,942	.....	.....	826	—	None.
Liability.....	147,893	.....	.....	103,620	23,952	12,050
Sickness.....	61,117	.....	.....	34,985	6,315	None.
Totals.....	482,276	.....	.....	262,305	48,282	22,300

In Canada, December 31, 1921.

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY

Fire.....	414,758	48,609,955	65,549,957	186,930	29,026	1,500
Auto (A).....	13,339	.....	.....	6,721	1,316	None.
Auto (B).....	8,964	.....	.....	6,201	2,422	None.
Explosion.....	678	.....	.....	None.	None.	None.
Sprinkler Leakage.....	2,641	.....	.....	473	18	None.
Tornado.....	1,921	.....	.....	1,082	18	None.
Totals.....	442,301	.....	.....	201,407	32,800	1,500

In Canada, December 31, 1921.

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY

Fire.....	381,389	77,185,594	53,251,095	289,090	112,227	1,875
Auto (A).....	5,128	.....	.....	432	294	None.
Auto (B).....	526	.....	.....	None.	None.	None.
Hail.....	20,178	.....	.....	31,120	None.	None.
Sprinkler Leakage.....	1,006	.....	.....	637	None.	None.
Tornado.....	3,493	.....	.....	16	110	None.
Totals.....	411,720	.....	.....	321,295	111,631	1,875

In Canada, December 31, 1921.

STERLING FIRE INSURANCE COMPANY OF INDIANA

Fire.....	48,894	6,647,099	5,477,276	14,129	8,973	None.
Auto (A).....	378	.....	.....	2,653	175	None.
Hail.....	32,925	.....	.....	32,872	None.	None.
Tornado.....	304	.....	.....	None.	None.	None.
Totals.....	82,501	.....	.....	49,654	9,148	None.

In Canada, December 31, 1921.

TABLE V.—ABSTRACT of Fire Insurance done by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1921—Continued.

SUN INSURANCE OFFICE

Nature of Business	Net Premiums Written	Gross Amount of Policies, New and Renewed	Net Amount at Risk at Date	Net Amount of Losses incurred during the Year	Reserve for Unsettled Losses		Remarks
					Not Resisted	Resisted	
	\$	\$	\$	\$	\$	\$	
Fire.....	871,446	91,727,380	105,612,875	428,234	40,138	None.	In Canada, December 31, 1921.
Accident.....	1,040			160	60	None.	
Auto (A).....	1,394			415	None.	None.	
Auto (B).....	1,102			43	115	None.	
Guarantee.....	891			None.	None.	None.	
Liability.....	4,490			414	241	None.	
Sickness.....	1,145			281	220	None.	
Totals.....	881,508			429,517	40,774	None.	

THE TRADERS AND GENERAL INSURANCE ASSOCIATION, LIMITED

Fire.....	182,111	21,659,844	15,521,653	196,735	14,167	None	In Canada, December 31, 1921.
Auto (A).....	53,357			30,873	5,650	2,675	
Auto (B).....	78,234			30,737	8,468	3,150	
Totals.....	316,702			197,345	28,275	5,825	

UNION ASSURANCE SOCIETY, LIMITED

Fire.....	690,984	83,916,482	91,548,939	408,128	36,856	None.	In Canada, December 31, 1921.
Auto (A).....	17,871			8,870	2,840	None.	
Auto (B).....	22,730			5,525	2,845	None.	
Inland Transportation.....	5,605			809	None.	None.	
Totals.....	737,190			423,332	42,541	None.	

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UNION INSURANCE SOCIETY OF CANTON, LIMITED

Fire.....	537,632	61,853,192	57,076,579	421,179	55,296	1,750
Auto (A).....	48,442	.....	.....	32,654	6,225	None.
Auto (B).....	83,209	.....	.....	40,969	5,918	2,500
Hail.....	87,278	.....	None.	62,042	None.	None.
Inland Transportation.....	69,303	.....	.....	33,563	3,947	None.
Totals.....	825,864	.....	.....	590,407	71,386	4,250

In Canada, December 31, 1921.

THE UNION MARINE INSURANCE COMPANY, LIMITED

Auto (A).....	4,964	.....	.....	6,893	203	None.
Auto (B).....	6,441	.....	.....	2,736	405	None.
Inland Transportation.....	598	.....	None.	None.	None.	None.
Totals.....	12,003	.....	.....	9,629	608	None.

In Canada, December 31, 1921.

UNITED STATES FIRE INSURANCE COMPANY

Fire.....	133,539	26,050,786	19,831,382	99,728	15,525	None.
Auto (A).....	5,873	.....	.....	4,739	3,510	None.
Auto (B).....	2,539	.....	.....	None.	None.	None.
Explosion.....	735	.....	.....	4	None.	None.
Tornado.....	.....	.....	.....	.....	.....	.....
Totals.....	142,676	.....	.....	104,471	19,035	None.

In Canada, December 31, 1921.

WESTCHESTER FIRE INSURANCE COMPANY

Fire.....	250,495	33,875,234	24,477,270	171,105	28,511	4,240
Explosion.....	796	.....	.....	None.	None.	None.
Hail.....	159,560	.....	None.	169,793	94	None.
Totals.....	410,851	.....	.....	340,898	28,605	4,240

In Canada, December 31, 1921.

TABLE V.—ABSTRACT of Fire Insurance transacted by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1921—*Concluded*.

YORKSHIRE INSURANCE COMPANY, LIMITED

Nature of Business	Premiums Net Written	Gross Amount of Policies, New and Renewed	Net Amount at Risk at Date	Net Amount of Losses incurred during the Year	Reserve for Unsettled Losses		Remarks
					Not	Resisted	
	\$	\$	\$	\$	\$	\$	
Fire.....	497,745	49,774,085	67,884,825	421,583	82,592	22,670	In Canada, December 31, 1921.
Accident.....	38,204	.....	.....	23,967	15,555	None.
Auto (B).....	78,048	.....	.....	39,583	51,011	None.
Liability.....	125,208	.....	.....	59,037	50,441	None.
Live Stock.....	28,442	.....	.....	43,849	20,401	1,465
Plate Glass.....	18,340	.....	.....	6,369	1,012	None.
Sickness.....	35,694	26,947	6,460	200	
Totals.....	821,771	620,905	180,478	24,335	

TABLE VII.—Showing Total Assets, and their Nature of Canadian Companies transacting business of Fire and other Insurance

No.	Companies	Real Estate	Loans on Real Estate	Bonds and Debentures	Stocks	Cash on hand and in Banks or deposited with Groves	Interest and Rents due and Accrued	Agents' Balances and Premiums uncollected	Other Assets	Total Assets	Nature of Business
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
1	Acadian Fire.....	60,000 00	18,000 00	363,530 00	394,561 00	25,731 26	1,625 00	42,435 01	1,086 67	907,068 94	Fire and Hail
2	Antigonish Farmers.....	None	None	4,200 00	None	1,250 19	None	None	None	5,450 19	Fire.
3	Beaver Fire.....	2,293 45	241,268 57	111,971 32	None	15,903 03	10,292 55	14,638 52	177 78	396,475 24	Fire.
4	British America.....	220,000 00	1,200 00	2,405,461 87	142,512 00	17,179 93	40,759 15	430,020 78	103,250 69	3,360,111 44	Fire, Auto, Hail and Inland Trans.
5	British Colonial.....	None	35,000 00	187,251 50	None	67,689 62	4,549 57	38,416 57	None	332,907 26	Fire.
6	British Northwestern.....	None	101,616 45	266,228 79	32,610 00 (a)	32,237 41	10,764 49	36,207 38	63,369 60	539,061 15	Fire.
7	Canada Ace and Fire.....	None	7,784 59 (b)	516,202 23	(b) 18,400 00	96,655 78	4,927 76	63,723 73	10,416 55	719,000 64	Fire, Accident, Auto, Guarantee, Plate Glass and Sickness.
8	Canada National.....	575,715 30	1,238,631 26	105,550 00	63,765 00 (c)	432,978 11	164,306 78	51,354 40	8,938 12	2,631,250 06	Fire.
9	Canada Security.....	None	216,293 00	216,293 00	None	91,903 41	2,061 03	30,234 70	276 90	270,769 04	Fire, Auto and Hail.
10	Canadian Fire.....	125,000 00	251,868 87	681,641 00	None	647,906 75	6,592 39	81,433 29	3,513 82	1,827,956 13	Fire and Auto.
11	Canadian Indemnity.....	None	197,099 20	274,015 32	9,400 00	42,701 92	8,310 07	11,129 06	8,934 16	551,589 73	Fire.
12	Canadian Lumbermen's.....	None	None	55,920 00	None	2,454 80	216 13	2,809 03	1,416 12	62,916 08	Fire.
13	Canadian Surety.....	None	None	448,323 61	None	23,115 78	6,738 92	22,251 24	2,639 16	503,068 71	Auto, Burglary, Forgery, G'tee and Plate Glass.
14	Cumberland Farmers.....	None	None	1,455 00	None	2,380 48	None	None	15 00	3,850 48	Fire.
15	Dominion Fire.....	None	11,500 00 (b)	538,437 53	(b) 46,160 00	7,378 30	7,859 39	40,842 59	37,925 73	690,103 54	Fire, Auto, Hail and Marine.
16	Dom. of Canada G'tee and Accident.....	158,075 73	22,911 14	719,704 47	34,791 88	15,713 35	21,480 41	127,093 84	None	1,099,770 82	Fire, Accident, Auto, Burglary, G'tee, Liability, Plate Glass, Robbery and Sickness.
17	Fire Insurance Co. of Canada.....	None	None	340,681 33	58,200 00	43,550 08	7,231 59	44,007 26	21,723 24	515,393 50	Fire.
18	General Accident of Canada.....	64,347 00	None	539,511 55	53,060 00	54,529 00	7,811 18	92,221 58	38,581 51	870,061 91	Fire, Accident, Accident and Sickness, Auto, Burglary, G'tee, Hail, Liability, Robbery, Sickness and Steam Boiler.
19	Globe Indemnity.....	29,201 33	None	811,912 25	None	86,251 24	9,918 73	196,742 79	11,782 55	1,148,811 89	Fire, Accident, Auto, Burglary, Forgery, G'tee, Liability and Sickness.
20	Grain Insurance.....	None	None	469,653 50	None	27,129 62	3,665 83	7,154 09	303 02	507,911 06	Fire, Accident, Auto, Burglary, G'tee, Liability, Pl. Glass and Sickness.
21	Guardian Ins. Co. of Canada.....	None	None	805,383 56	None	31,464 61	8,260 33	60,699 84	7,705 54	913,123 88	Fire, Accident, Auto, Burglary, G'tee, Liability, Pl. Glass and Sickness.
22	Halifax Fire.....	25,000 00	None	87,680 00	312,979 61	20,650 44	378 97	7,281 57 (e)	21,274 05	475,241 67	Fire.

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23 Hudson Bay.....	80,732 13	13,432 06	288,972 29	None	39,170 11	3,439 10	39,130 55	3,231 30	468,107 54	Fire.	23
24 Imperial G'tee and Accident.....	1,474 88	5,500 00	374,596 20	None	68,520 46	2,039 21	58,531 55	24,022 55	534,684 88	Accident, Auto, G'tee, Liability, Plate Glass and Sickness.	24
25 Imperial Underwriters	10,800 00	97,233 05	298,562 33	None	47,989 46	9,658 82	39,212 73	4,238 06	597,695 35	Fire, Accident, Auto, G'tee and Sickness.	25
26 Kings Mutual.....	None	23,824 55	24,360 00	None	3,291 41	1,515 15	484 50	147 50	53,623 41	Fire.	26
27 Liverpool-Manitola.....	None	None	(a) 1,168,215 62	None	63,065 56	12,877 86	50,212 04	None	1,294,401 08	Fire, Auto and Explosion.	27
28 London and Lanc. G'tee and Accident.	195,011 50	None	622,637 00	None	93,855 99	8,893 68	58,168 82	1,141 92	909,708 91	Accident, Auto, Burglary, G'tee, Pl. Glass and Sickness.	28
29 London Mutual.....	157,500 00	8,350 00	476,818 80	None	44,439 99	7,362 91	103,900 75	17,624 60	(f) 815,966 24	Fire and Auto.	29
30 Mercantile.....	None	32,000 00	376,559 03	18,000 00	141,320 54	5,550 08	34,775 25	181 78	603,366 68	Fire.	30
31 Merchants Casualty...	None	36,481 00	258,587 51	None	22,631 77	8,036 24	2,000 00	None	327,736 52	Acc't and Sickness Combined and Auto.	31
32 Mount Royal.....	None	None	871,507 00	473,008 50	122,695 70	8,130 05	105,661 14	(g) 64,379 22	1,644,381 70	Fire, Auto and Pl. Glass.	32
33 Mutual Fire.....	None	12,300 00	34,757 73	10,719 50	12,102 56	732 38	None	(h) 1,300 00	71,912 17	Fire.	33
34 North American Acc't	None	None	293,850 52	3,456 00	24,681 57	3,354 48	77,615 81	77,085 93	450,044 31	Acc't, Combined and Sickness, Pl. Glass, and Sickness, Auto, Burglary.	34
35 North Empire.....	35,710 19	32,853 15	167,879 26	52,000 00	40,005 05	8,534 24	46,605 87	2,719 05	386,306 81	Fire.	35
36 North West.....	None	119,631 65	259,842 07	None	67,511 97	8,613 80	22,371 36	4,596 33	452,567 18	Fire.	36
37 Occidental.....	None	99,014 42	571,296 00	None	20,607 93	11,248 31	71,804 75	1,397 91	775,339 32	Fire, Auto and Hail.	37
38 Pacific Coast.....	554,999 10	82,351 34	406,093 24	22,557 00	43,527 78	4,242 29	34,704 85	11,977 20	1,160,452 80	Fire.	38
39 Pacific Marine.....	7,500 00	None	116,750 28	None	74,128 60	1,035 51	4,823 64	(i) 20,033 75	224,261 78	Fire and Auto.	39
40 Pictou County Farmers.....	None	None	18,782 00	None	1,972 96	248 67	128 30	None	21,131 93	Fire.	40
41 Quebec.....	82,269 43	None	427,594 00	26,400 00	198,321 91	8,015 83	48,217 89	174 55	790,993 61	Fire.	41
42 Reliance.....	None	None	254,950 00	None	38,119 00	2,441 58	5,447 61	None	330,958 19	Fire.	42
43 Scottish Canadian.....	None	None	134,650 00	None	7,159 20	1,289 84	24,243 09	16,120 22	183,462 35	Fire and Hail.	43
44 Western.....	200,000 00	5,000 00	3,592,044 54	410,652 50	490,327 66	59,359 70	1,391,006 55	319,512 58	6,500,993 53	Fire, Auto, Explosion, Hail and Inland Trans.	44
Total.....	2,515,633 13	2,729,881 60	21,010,208 34	2,213,393 02	3,372,211 56	501,320 03	3,622,814 41	913,235 56	36,875,727 65		

(a) Including \$10,000 guaranteed investment deposit (secured by allocation of mortgage loans). (b) Book value, see investment reserve fund in liabilities. (c) Including \$105,000 guaranteed investment deposit with the Imperial Canadian Trust Company payable Dec. 29, 1923, with interest at 6 per cent. The Company states that mortgages of the Trust Company to the amount of the deposit have been earmarked for the Canada National Fire. (d) Including \$92,616.30 guaranteed investment deposit (secured by allocation of mortgage loans). (e) Including \$19,000 loans on collaterals. (f) Not including \$201,336.46 unpaid on premium notes in force of which, \$78,301.71 has been assessed and is payable in instalments within the next two years, and the balance, \$123,034.75, are usually unassessable. (g) Including \$20,000 loans on collaterals. (h) Loan on collaterals. (i) Including \$20,000 loans on collaterals.

TABLE VIII.—Showing Total Liabilities of Canadian Companies transacting business of Fire and other Insurance.

CANADIAN COMPANIES—LIABILITIES AT DECEMBER 31, 1921

No	Companies	Reserve for Unsettled Losses (Fire)	Reserve for Unsettled Losses (Other)	Reserve of Unearned Premiums (Fire)	Reserve of Unearned Premiums (Other)	Sundry Liabilities Fire and (Other)	Total Liabilities including Capital Stock	Excess Assets over Liabilities excluding Capital Stock	Capital Stock paid in cash	Nature of Business	
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.		
1	Aetna Fire.....	11,428 01	None	175,487 91	None	68,645 50	255,561 45	651,507 49	100,000 00	Fire and Hail.	1
2	Anglo-American Fire.....	None	None	175,476 47	None	2,476 47	2,476 47	2,973 73	None	Fire.	2
3	Beaver Fire.....	1,985 00	None	97,005 92	None	34,998 93	73,919 87	322,555 57	237,395 00	Fire.	3
4	British American.....	438,320 07	512,825 43	1,683,496 37	115,087 52	351,075 00	3,131,534 48	258,879 96	(b) 1,390,379 79	Fire, Auto, Hail and Inland Trans.	4
5	British Colonial.....	7,162 57	None	199,297 04	None	73,017 32	219,476 93	113,430 33	309,145 00	Fire.	5
6	British Northwestern Fire.....	21,508 01	None	117,397 35	None	39,889 07	178,791 43	360,289 72	248,699 20	Fire.	6
7	Canada Accident and Fire.....	5,111 27	74,085 63	(d) 111,548 28	121,506 38	(c) 69,874 00	382,125 56	336,905 03	43,320 00	Fire, Accident, Auto, G'lee, Plate Glass and Sickness.	7
8	Canada National.....	16,672 00	None	(f) 231,178 91	None	(g) 399,594 94	610,445 85	1,980,813 21	1,872,845 52	Fire.	8
9	Canada Security.....	13,684 00	2,980 00	(h) 99,069 79	6,983 88	14,313 59	137,082 26	1,333,736 78	295,000 00	Fire, Auto and Hail.	9
10	Canadian Fire.....	26,383 19	2,470 00	(b) 289,084 45	11,837 19	127,689 04	458,153 87	1,369,802 56	1,000,000 00	Fire and Auto.	10
11	Canadian Indemnity.....	14,606 26	None	74,439 12	None	51,808 65	140,854 03	410,735 70	300,000 00	Fire.	11
12	Canadian Lumber- men's.....	None	None	None	None	42,642 38	12,612 38	20,273 70	None	Auto, Burglary, Forgery, G'lee and Plate Glass.	12
13	Canadian Surety.....	None	50,694 93	(i) 17,320 17	142,177 44	(i) 15,252 97	210,192 51	292,576 17	250,000 00	Auto, Burglary, Forgery, G'lee and Plate Glass.	13
14	Cumbyland Farmers.....	None	None	1,949 94	None	None	1,949 94	1,900 84	None	Fire.	14
15	Dominion Fire.....	30,219 50	62,611 59	(i) 401,473 07	6,898 75	(i) 145,252 97	646,455 88	43,647 66	250,000 00	Fire, Auto, Hail and Marine.	15
16	Dom. of Canada G'lee and Accident.....	1,189 70	101,026 34	87,414 26	(f) 361,761 81	15,867 19	570,259 63	529,511 19	248,000 00	Fire, Accident, Auto, Burglary, G'lee Liability, Plate Glass, Robbery and Sickness.	16
17	Fire Insurance Co. of Canada.....	10,737 00	None	(j) 111,145 21	None	116,655 36	268,537 57	246,855 93	200,000 00	Fire.	17
18	General Accident of Canada.....	2,462 45	83,932 38	32,433 29	256,328 91	115,234 44	490,391 50	379,070 41	100,000 00	Fire, Accident, Auto, Burglary, G'lee, Liab- ility, Robbery, Sickness and Steam Roller.	18
19	Globe Indemnity.....	14,954 17	173,088 65	117,060 10	290,071 89	191,160 34	786,338 15	362,473 71	200,000 00	Fire, Accident, Auto, Burglary, Forgery, G'lee Guarantee, Liability and Sickness.	19
20	Grain Insurance.....	52,550 00	2,080 00	85,340 13	35,557 52	23,491 55	199,422 20	308,488 86	181,665 00	Fire and Guarantee.	20
21	Guardian Insurance Co. of Canada.....	125,712 24	40,623 52	(k) 182,874 46	102,132 90	16,619 74	407,962 86	445,461 02	375,000 00	Fire, Accident, Auto, Burglary, G'lee, Plate Glass and Sickness.	21
22	Halifax Fire.....	200 00	None	22,665 30	None	13,926 28	36,791 58	438,453 09	240,000 00	Fire.	22
23	Hudson Bay.....	13,982 00	None	135,359 91	None	56,844 46	206,186 40	261,921 14	229,150 00	Fire.	23
24	Imperial Guarantee and Accident.....	None	79,846 84	(m) 182,460 61	168,941 43	45,000 00	293,761 27	240,923 61	200,000 00	Accident, Auto, G'lee, Plate Glass and Sickness.	24
25	Imperial Underwriters.....	5,915 58	30 00	(n) 182,460 61	751 06	8,014 44	197,174 69	310,320 66	175,000 00	Fire, Accident, Auto, G'lee and Sickness.	25

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	None	25,503 76	None	25,798 44	27,824 97	None	Fire.	26
26 Kings Mutual.....	None	197,473 21	4,752 96	228,382 42	839,676 79	175,000 00	Fire, Auto and Explosion.	26
27 Liverpool-Manitoba.....	3,500 00	None	182,633 10	19,380 17	612,331 64	400,000 00	Accident, Auto, Burglary, Guarantee, and Plate Glass and Sickness.	27
28 London and Lancashire Guarantee and A cct.	None	None	25,938 25	394,474 06	42,953 69	19,250 00	Fire and Auto.	28
29 London Mutual.....	17,332 42	(a) 316,678 96	None	17,097 36	402,975 45	50,000 00	Fire.	29
30 Mercantile.....	6,455 00	None	141,656 40	22,247 78	118,832 34	101,576 97	Combined Accident and Sickness and Auto.	30
31 Merchants Casualty....	None	None	21,793 23	229,405 62	835,525 62	250,000 00	Fire, Auto and Plate Glass.	31
32 Mount Royal.....	26,837 00	(r) 530,178 74	None	581 33	59,922 97	55,363 72	Fire.	32
33 Mutual Fire.....	None	11,407 87	104,022 52	10,120 17	215,535 62	91,133 29	Accident, Combined Accident and Sickness, Auto, Burglary, Plate Glass and Sickness.	33
34 North American Acc't.	150,376 00	None	None	89,908 67	175,249 20	206,370 00	Fire.	34
35 North Empire.....	11,018 25	None	None	27,448 56	292,769 01	100,000 00	Fire.	35
36 North West.....	7,154 00	(s) 125,195 58	None	66,048 41	487,912 28	200,000 00	Fire Auto and Hail.	36
37 Occidental.....	26,376 46	(t) 175,757 07	16,198 28	287,427 01	805,140 13	552,280 90	Fire.	37
38 Pacific Coast.....	16,170 51	(u) 120,946 18	None	(w) 218,165 98	96,150 79	264,060 00	Fire and Auto.	38
39 Pacific Marine.....	13,058 19	25 00	2,340 55	128,110 99	15,877 98	None	Fire.	39
40 Pictou County Farmers	None	None	None	5,253 95	542,846 57	125,000 00	Fire.	40
41 Quebec.....	9,101 50	221,167 39	None	17,878 15	322,215 19	200,000 00	Fire.	41
42 Reliance.....	377 85	6,314 20	None	2,050 95	97,371 74	150,000 00	Fire and Hail.	42
43 Scottish Canadian.....	9,926 39	68,552 17	None	7,312 05	2,036,455 70	2,492,051 35	Fire, Auto, Explosion, Hail and Inland Transportation.	43
44 Western.....	495,578 67	2,008,357 28	202,897 70	339,954 50	4,464,337 83	(p) 2,492,051 35	Fire, Auto, Explosion, Hail and Inland Transportation.	44
Total.....	1,477,261 43	2,962,109 23	2,322,378 73	3,818,689 62	17,821,376 54	14,096,695 74		

(a) Including \$11,902.82 investment reserve fund. (b) Including \$550,000.77 p.c. preference stock. (c) Including \$15,000 investment reserve fund. (d) Including \$36,853.60 reserve and unpaid losses under unlicensed reinsurance, unsecured. (e) Including \$39,880.54 investment reserve fund. (f) Including \$66,901.76, reserve and unpaid losses under unlicensed reinsurance, unsecured. (g) Including \$60,000 reserve and unpaid losses under unlicensed reinsurance, unsecured. (h) Including \$31,009.39 reserve and unpaid losses under unlicensed reinsurance, unsecured. (i) Including \$7,000 special reserve. (j) Including \$60,000 reserve and unpaid losses under unlicensed reinsurance, unsecured. (k) Including \$16,379.43, investment reserve fund. (l) Including \$17,902.16, reserve and unpaid losses under unlicensed reinsurance, unsecured. (m) Including \$35,414.36, reserve and unpaid losses under unlicensed reinsurance, unsecured. (n) Including \$15,000 contingent reserve fund. (o) Including \$77,440.79 reserve and unpaid losses under unlicensed reinsurance, unsecured. (p) Including \$82,456.51 reserve and unpaid losses under unlicensed reinsurance, unsecured. (q) Including \$82,456.51 reserve and unpaid losses under unlicensed reinsurance, unsecured. (r) Including \$82,456.51 reserve and unpaid losses under unlicensed reinsurance, unsecured. (s) Including \$16,035.58 reserve and unpaid losses under unlicensed reinsurance, unsecured. (t) Including \$5,564.62 reserve, less unpaid losses under unlicensed reinsurance, unsecured. (u) Including \$87.68 reserve and unpaid losses under unlicensed reinsurance, unsecured. (v) Including \$186,335.28 investment reserve fund. (w) Including \$66,045 investment reserve fund. (x) Including \$36,824.57 reserve and unpaid losses under unlicensed reinsurance, unsecured. (y) Including \$1,000,000.77 p.c. preference stock.

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TABLE IX.—Showing the Assets in Canada of British Companies transacting
BRITISH COMPANIES—

No.	Companies	Commenced Business in Canada (Fire)	Real Estate	Loans on Real Estate	Bonds and Debentures
			\$ cts.	\$ cts.	\$ cts.
1	Alliance.....	February 29, 1892.....	None	None	726,473 34
2	Atlas.....	March 7, 1887.....	None	None	654,529 98
3	Autoear.....	August 6, 1921.....	None	None	54,531 00
4	British Crown.....	November 2, 1917.....	4,072 16	3,396 34	654,550 60
5	British General.....	December 5, 1919.....	None	None	80,786 66
6	British Oak.....	September 3, 1921.....	None	None	60,590 00
7	British Traders.....	February 20, 1918.....	None	None	420,604 67
8	Caledonia.....	July 20, 1883.....	None	None	595,908 01
9	Car and General.....	December 4, 1918.....	None	None	442,339 94
10	Caxton.....	January 31, 1921.....	None	None	71,995 33
11	Century.....	December 12, 1917.....	None	None	277,873 04
12	China.....	September 11, 1919.....	None	None	22,620 26
13	Commercial Union.....	September 11, 1863.....	325,000 00	None	1,239,153 63
14	Eagle Star and British Dominions.....	July 22, 1915.....	None	None	362,113 24
15	Employers' Liability.....	1887 to 1894 and again in 1910.....	None	None	1,900,961 03
16	Essex and Suffolk.....	March 11, 1920.....	None	None	51,976 00
17	General Accident, Fire.....	July 13, 1908.....	None	1,125 00	619,773 98
18	Guardian Assurance.....	May 1, 1869.....	457,400 00	None	1,446,254 03
19	Law, Union and Rock.....	April 1, 1899.....	222,612 81	None	488,980 18
20	Liverpool and London and Globe.....	June 4, 1851.....	200,000 00	734,500 00	1,571,341 75
21	London Guarantee.....	October 22, 1915.....	None	None	1,786,027 43
22	London and Lancashire.....	April 1, 1880.....	None	None	1,213,437 78
23	London Assurance.....	March 1, 1862.....	None	None	558,098 37
24	Marine.....	September 4, 1913.....	None	None	123,584 30
25	Merchants Marine.....	December 14, 1920.....	None	None	100,983 33
26	Motor Union.....	May 30, 1919.....	None	None	130,313 34
27	National Benefit.....	November 5, 1918.....	None	None	215,155 14
28	National Prov. Insurance.....	August 6, 1920.....	None	None	71,643 92
29	North British and Mercantile.....	1862.....	189,600 00	None	1,639,748 26
30	Northern Assurance.....	1867.....	None	None	1,238,172 83
31	Norwich Union Fire.....	April 1, 1880.....	120,000 00	None	1,303,465 60
32	Ocean, Accident and Guarantee.....	April 20, 1915.....	6,605 59	None	1,029,764 47
33	Palatine.....	March 27, 1912.....	None	None	482,064 66
34	Patriotic.....	August 11, 1921.....	None	None	60,590 00
35	Phoenix of London.....	1904.....	110,000 00	None	1,012,604 46
36	Provincial.....	December 19, 1910.....	None	None	211,481 98
37	Queensland.....	May 16, 1915.....	None	None	229,181 66
38	Railway Passengers.....	March 23, 1920.....	None	None	359,100 54
39	Royal Exchange.....	November 3, 1910.....	75,000 00	83,514 65	905,611 31
40	Royal Insurance.....	1851.....	545,784 00	474,500 00	3,003,267 08
41	Royal Scottish.....	January 10, 1920.....	None	None	157,850 34
42	Scottish Metropolitan.....	December 17, 1918.....	None	None	259,761 00
43	Scottish Union.....	February 25, 1882.....	None	596,357 00	626,388 66
44	Sun Insurance.....	June 3, 1892.....	50,000 00	None	947,789 71
45	Traders and General.....	June 1, 1920.....	None	None	110,178 00
46	Union Assurance.....	November, 1800.....	None	None	805,999 64
47	Union of Canton.....	September 24, 1917.....	76,739 45	None	700,355 00
48	Union Marine.....	February 28, 1918.....	None	None	74,809 99
49	United British.....	November 30, 1921.....	None	None	54,531 00
50	Yanctaze.....	December 1, 1919.....	None	None	49,500 00
51	Yorkshire.....	January 16, 1907.....	863,500 00	1,968,650 00	787,682 70
Total.....			3,245,714 01	3,862,042 99	31,995,481 17

(a) Including \$20,000 guaranteed investment deposit (secured by allocation of mortgage loans).

(b) Including \$10,000 guaranteed investment deposit (secured by allocation of mortgage loans).

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business of Fire Insurance or of Fire and other Insurance in Canada,

ASSETS IN CANADA AT DECEMBER 31, 1921.

Stocks	Cash on hand and in Banks or deposited with Governments	Interest and Rents due and secured	Agents' Balances and Premiums Uncollected	Other Assets	Total Assets in Canada	Nature of Business	No.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.		
None	49,328 84	None	62,864 06	None	838,666 24	Fire, Accident, Auto, Burglary, Gtee, Hail, Plate Glass and Sickness.	1
None	72,607 75	4,584 81	57,500 56	16,139 15	805,662 25	Fire.....	2
None	370 15	273 75	10,610 92	None	65,785 82	Fire.....	3
None	10,853 61	5,157 67	120,975 39	None	799,005 77	Fire, Auto and Hail.....	4
None	21,621 88	None	15, 05 64	1,000 00	118,714 18	Fire.....	5
None	None	None	15,160 75	None	75,750 75	Fire.....	6
None	33,633 91	None	50,820 04	None	505,058 62	Fire, Auto and Hail.....	7
None	53,012 28	None	50,888 27	None	669,808 56	Fire.....	8
None	38,662 02	4,935 76	34,090 04	203 30	520,231 06	Fire, Accident, Auto, Hail and Sickness.....	9
None	327 87	None	None	None	75,323 20	Fire.....	10
None	22,077 72	2,500 00	42,445 63	2,065 81	346,962 20	Fire.....	11
None	3,512 49	None	1,479 07	None	27,611 82	Fire.....	12
None	(a) 134,629 19	9,712 45	104,523 94	7,849 58	1,820,900 79	Fire.....	13
None	4,277 28	1,075 75	37,103 83	18,194 23	422,764 33	Fire, Auto and Hail.....	14
None	146,873 15	None	239,474 68	66,867 60	2,351,176 46	Fire, Accident, Auto, Burglary, Explosion, Gtee, Hail, Robbery, Sickness and Steam Boiler.....	15
None	8,192 59	None	16,998 41	None	77,167 00	Fire.....	16
None	14,191 03	8,850 70	46,613 33	617 89	691,171 93	Fire, Auto and Hail.....	17
None	322,261 36	471 04	146,460 49	1,000 00	2,373,846 92	Fire.....	18
None	300,639 09	5,591 75	37,021 17	26,015 82	1,140,890 82	Fire, Accident, Auto, Burglary, Plate Glass and Sickness.....	19
None	169,375 24	29,894 77	179,409 89	22,427 75	2,906,919 40	Fire.....	20
None	27,260 99	20,328 51	176,845 93	67,695 32	2,078,158 18	Fire, Accident, Auto, Gtee, Hail, Sickness and Combined Act. and Sickness	21
None	290,595 15	11,106 76	169,439 52	32 77	1,684,611 98	Fire and Auto.....	22
None	87,476 90	None	76,144 77	None	721,720 04	Fire, Auto and Inland Transportation.....	23
None	84,308 51	909 17	9,323 16	None	218,075 14	Auto and Inland Trans....	24
None	27,674 76	None	16,938 13	None	145,596 22	Fire.....	25
None	18,064 07	331 58	18,302 01	10,000 09	177,011 09	Fire and Auto.....	26
None	5,767 46	None	26,422 92	None	247,345 52	Fire, Accident, Auto, Hail and Sickness.....	27
None	28,067 67	754 02	17,690 78	None	118,156 39	Fire and Plate Glass.....	28
None	241,073 86	15,779 70	170,428 25	58 78	2,256,088 85	Fire.....	29
None	60,676 42	13,959 45	143,374 29	10,115 34	1,466,298 33	Fire, Accident, Auto, Burglary, Gtee, Plate Glass and Sickness.....	30
None	67,730 55	20,068 88	172,265 86	4,520 77	1,688,051 66	Fire, Accident, Auto, Plate Glass and Sickness.....	31
None	96,723 29	None	144,286 87	67,425 64	1,344,805 86	Fire, Accident, Auto, Burglary, Gtee and Plate Glass.....	32
None	76,670 20	None	52,244 01	None	610,978 87	Fire and Auto.....	33
None	2,569 40	None	7,618 79	None	70,778 19	Fire.....	34
814,240 00	107,380 53	16,729 94	155,362 38	39,698 51	2,286,015 82	Fire.....	35
None	59,545 96	None	19,026 83	None	290,054 77	Fire.....	36
None	28,977 62	737 90	33,617 53	None	292,514 71	Fire.....	37
None	46,377 00	91 66	30,628 33	42,221 32	478,418 85	Accident, Auto, Burglary, Gtee, Plate Glass and Sickness.....	38
8,000 00	(c) 28,403 81	14,290 37	79,836 37	(d) 77,681 31	1,272,337 82	Fire, Accident, Auto and Sickness.....	39
None	363,884 92	48,212 14	256,515 95	5,084 30	4,697,248 39	Fire.....	40
None	22,784 86	841 52	24,205 33	None	205,682 05	Fire.....	41
None	12,750 52	2,100 05	65,893 02	3,400 00	343,904 59	Fire, Accident, Gtee, Auto, and Sickness.....	42
None	84,136 53	8,884 91	49,610 37	None	1,365,377 47	Fire, Auto, Explosion, Sprinkler Leakage and Tornado.....	43
None	145,096 28	None	115,949 97	None	1,258,835 96	Fire, Accident, Auto, Gtee, and Sickness.....	44
None	9,033 19	265 83	47,578 49	3,466 89	170,522 40	Fire and Auto.....	45
None	88,727 85	None	56,525 03	12,493 60	963,736 12	Fire, Auto and Inland Transportation.....	46
195,200 00	41,476 94	None	107,366 43	None	1,121,137 82	Fire, Auto, Hail and Inland Transportation.....	47
None	1,876 83	613 35	310 63	None	77,610 80	Auto and Inland Trans....	48
None	9,740 00	None	30 43	None	84,301 43	Fire.....	49
None	22,885 59	None	4,463 40	None	76,848 99	Fire.....	50
None	83,289 79	48,413 75	153,140 29	None	3,904,676 53	Fire, Accident, Auto, Live Stock, Plate Glass and Sickness.....	51
1,017,440 00	3,737,474 99	297,467 94	3,671,432 18	506,295 68	48,333,348 87		

(c) Including \$5,000 guaranteed investment deposit (secured by allocation of mortgage loans).

(d) Including \$50,000, loans on collaterals.

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TABLE X.—Showing the Assets in Canada of Foreign Companies transacting
FOREIGN COMPANIES—

No.	Companies	Commenced Business in Canada (Fire)	Real Estate	Loans on Real Estate	Bonds and Debentures
			\$ cts.	\$ cts.	\$ cts.
1	Etna.....	1821.....	None	None	609,009 99
2	Agricultural.....	1870 to 1873, 1879 to 1897 and again in 1917.....	None	None	56,150 00
3	Alliance Insurance.....	August 30, 1917.....	None	None	194,750 00
4	American Alliance.....	January 27, 1919.....	None	None	30,300 00
5	American Central.....	December 17, 1912.....	None	None	284,780 93
6	American Equitable.....	October 6, 1919.....	None	None	50,000 00
7	American Insurance.....	June 28, 1912.....	None	None	56,940 00
8	American Lloyds.....	December 1, 1910.....	None	None	72,382 00
9	Boston.....	January 15, 1918.....	None	None	80,300 00
10	Caledonian-American.....	February 9, 1920.....	None	None	49,500 00
11	California.....	November 18, 1912.....	None	None	85,068 00
12	Citizens of Missouri.....	December 4, 1917.....	None	None	35,000 00
13	Columbia.....	October 11, 1917.....	None	None	522,513 40
14	Commercial Union of New York.....	November 29, 1917.....	None	None	20,000 00
15	Connecticut.....	June 28, 1886.....	None	None	279,630 00
16	Continental.....	August 31, 1910.....	None	None	590,845 00
17	Equitable Fire and Marine.....	April 3, 1913.....	None	None	137,507 22
18	Fidelity-Phenix.....	April 11, 1910.....	None	None	571,409 00
19	Fire Association of Philadelphia.....	March 16, 1918.....	None	None	56,993 34
20	Fireman's Fund.....	November 30, 1912.....	None	None	285,000 00
21	Firemen's Insurance.....	May 22, 1912.....	None	None	181,546 00
22	General of Paris.....	July 20, 1912.....	None	None	110,389 70
23	Girard.....	April 30, 1919.....	None	None	55,550 00
24	Glens Falls.....	November 28, 1913.....	None	None	439,790 00
25	Globe and Rutgers.....	March 6, 1914.....	None	None	982,211 40
26	Great American.....	December 7, 1904.....	None	None	663,711 00
27	Hardware Dealers.....	August 18, 1920.....	None	None	56,100 00
28	Hartford Fire.....	November 1836.....	None	None	1,842,528 41
29	Home Insurance.....	January, 1902.....	None	None	2,335 654 00
30	Individual Underwriters.....	November 22, 1921.....	None	None	51,480 00
31	Insurance Co. of North America.....	October 16, 1889.....	None	None	882,488 65
32	Insurance Co. of State of Pa.....	March 22, 1912.....	None	None	190,212 20
33	Lumbermen's Underwriting Alliance.....	May 10, 1918.....	None	None	175,250 00
34	Manufacturing Lumbermen's.....	April 24, 1918.....	None	None	106,750 00
35	Manufacturing Woodworkers.....	May 28, 1920.....	None	None	51,250 00
36	Mechanics and Traders.....	January 4, 1918.....	None	None	20,400 00
37	Merchants Fire.....	December 26, 1917.....	None	None	142,253 80
38	Millers National.....	October 6, 1915.....	None	None	49,500 00
39	Minnesota Implement.....	August 18, 1920.....	None	None	55,350 00
40	National-Ben Franklin.....	May 23, 1914.....	None	None	397,234 93
41	National Fire of Hartford.....	August 3, 1908.....	None	None	677,350 00
42	National Liberty.....	September 28, 1920.....	None	None	58,100 00
43	National Union.....	August 12, 1911.....	None	None	308,713 80
44	La Nationale.....	February 13, 1914.....	None	None	523,724 16
45	Newark.....	March 6, 1918.....	None	None	123,200 00
46	New Hampshire.....	April 15, 1918.....	None	None	65,500 00
47	New Jersey.....	April 6, 1918.....	None	None	64,700 00
48	New York Reciprocal Underwriters.....	November 22, 1921.....	None	None	51,480 00
49	Niagara.....	July 19, 1912.....	None	None	399,250 00
50	Northwestern Mutual.....	May 10, 1918.....	None	None	178,667 79
51	Northwestern National.....	May 22, 1912.....	None	None	761,931 19
52	Pacific.....	May 10, 1921.....	None	None	51,000 00
53	Phenix of Paris.....	March 20, 1915.....	None	None	134,940 17
54	Phenix of Hartford.....	May 20, 1890.....	None	None	516,444 80
55	Providence Washington.....	January 9, 1912.....	None	None	291,610 00
56	Queen of America.....	November 2, 1891.....	None	None	853,868 87
57	Retail Hardware.....	August 18, 1920.....	None	None	55,390 00
58	St. Paul Fire and Marine.....	September 14, 1907.....	None	None	440,680 00
59	Security.....	November 29, 1921.....	None	None	120,150 00
60	Springfield Fire and Marine.....	November 5, 1908.....	None	None	608,090 00
61	Sterling.....	September 9, 1920.....	None	None	144,450 00
62	Strayvansant.....	August 25, 1916.....	None	None	108,995 00
63	Tokio.....	March 12, 1920.....	None	None	50,040 00
64	L'Union of Paris.....	April 11, 1911.....	None	None	289,213 85
65	United States Fire.....	June 30, 1919.....	None	None	163,320 00
66	L'Urbaire.....	July 29, 1921.....	None	None	63,417 54
67	Vulcan.....	January 15, 1918.....	None	None	82,800 00
68	Westchester.....	May 28, 1912.....	None	None	358,506 13
	Total.....		None	None	20,453,162 27

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business of Fire Insurance or of Fire and other Insurance in Canada.

ASSETS IN CANADA AT DECEMBER 31, 1921

Stocks	Cash on hand and in Banks or deposited with Government	Interest and Rents due and accrued	Agents' Balances and Premiums Uncollected	Other Assets	Total Assets in Canada	Nature of Business	No.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.		
None	344,279 48	7,925 62	64,671 38	None	1,025,886 47	Fire, Auto, Hail, Inland Trans. and Tornado.	1
None	22,072 78	None	7,517 19	None	85,739 97	Fire.	2
None	45,925 55	2,342 83	6,868 04	None	249,886 42	Fire, Auto & Inland Trans.	3
None	None	275 00	1,207 09	None	31,782 09	Fire and Auto.	4
None	44,515 91	4,597 79	38,085 66	298 91	372,279 20	Fire, Auto and Tornado.	5
None	14,779 18	229 16	15,221 37	None	80,229 71	Fire.	6
None	49,524 37	1,460 00	3,111 42	455 38	111,491 17	Fire.	7
None	9,088 91	1,463 00	2,139 01	None	85,072 92	Fire and Sprinkler.	8
None	13,924 67	None	17,821 35	None	112,046 02	Fire.	9
None	4,305 51	None	9,764 38	None	63,569 89	Fire.	10
None	19,686 20	1,375 57	14,495 60	None	120,625 37	Fire.	11
None	6,288 87	None	4,725 46	None	46,014 33	Fire.	12
None	83,136 04	5,267 47	20,621 51	1,288 61	632,827 03	Fire, Auto & Inland Trans.	13
None	5,967 29	29 00	1,484 87	None	27,481 16	Fire.	14
None	44,971 36	3,535 63	19,987 63	None	348,124 62	Fire and Hail.	15
None	36,606 29	8,517 16	70,261 52	None	706,229 97	Fire, Auto, Explosion, Hail and Tornado.	16
None	14,919 11	8,542 86	None	None	160,969 19	Fire, Auto and Explosion.	17
None	51,382 16	9,076 64	55,172 21	None	687,040 01	Fire, Auto, Explosion, Hail and Tornado.	18
None	33,962 69	656 98	2,714 02	None	94,227 03	Fire.	19
None	130,187 20	None	27,998 64	None	443,185 84	Fire, Auto & Inland Trans.	20
None	18,239 75	3,111 25	13,769 21	None	216,666 21	Fire.	21
None	5,428 90	2,261 51	17,390 00	34 10	135,504 21	Fire.	22
None	6,126 91	4,452 29	4,452 29	None	66,608 35	Fire and Tornado.	23
None	43,363 11	6,167 49	39,287 85	None	578,608 45	Fire, Auto, Explosion, Hail, Inland Trans., Sprinkler and Tornado.	24
None	415,797 30	10,127 22	135,393 52	184 54	1,533,713 98	Fire, Auto, Explosion and Inland Trans.	25
None	95,291 09	10,508 20	46,279 49	5,477 75	821,267 53	Fire, Auto, Explosion, Hail, Inland Trans., Sprinkler and Tornado.	26
None	7,581 18	1,260 40	9,990 79	None	74,932 37	Fire.	27
None	378,244 55	23,252 72	395,573 71	None	2,639,599 39	Fire, Auto, Explosion, Sprinkler, Tornado, Hail and Inland Trans. and Rain.	28
None	790,055 54	None	278,465 48	None	3,404,175 02	Fire, Auto, Explosion, Sprinkler, Tornado, Hail, Crop and Rain.	29
None	29,723 64	476 67	439 53	None	82,119 84	Fire.	30
None	252,972 47	8,509 31	42,429 75	None	1,186,400 18	Fire, Auto, Explosion, Hail, Sprinkler & Inland Trans.	31
None	30,089 94	3,219 36	26,616 03	None	250,137 53	Fire and Tornado.	32
None	58,068 60	1,289 42	39,627 92	None	274,235 94	Fire.	33
None	16,658 82	801 04	19,653 07	None	143,862 93	Fire.	34
None	14,596 24	None	None	None	65,846 24	Fire.	35
None	4,558 68	106 25	2,112 36	None	27,177 29	Fire.	36
None	16,952 84	None	14,500 67	None	173,707 31	Fire and Hail.	37
None	23,289 54	1,041 25	7,065 45	None	80,896 24	Fire.	38
None	7,831 30	846 91	9,990 79	None	74,019 00	Fire.	39
None	28,646 02	6,186 77	22,118 05	None	454,185 77	Fire.	40
None	168,408 81	8,927 17	98,091 90	None	952,777 88	Fire, Auto and Tornado.	41
None	25,615 70	391 94	7,162 72	None	91,270 36	Fire.	42
None	38,687 13	3,262 92	35,080 81	None	385,744 66	Fire, Auto, Hail & Tornado	43
None	71,831 40	2,052 89	73,859 16	None	671,467 61	Fire.	44
None	73,906 24	608 33	18,852 71	2,441 75	219,009 03	Fire and Auto.	45
None	5,678 92	None	8,164 46	None	79,343 38	Fire.	46
None	16,682 70	None	17,421 48	173 71	98,977 89	Fire and Auto.	47
None	28,940 00	476 67	1,397 50	None	82,294 17	Fire.	48
None	46,064 63	4,812 51	44,255 42	5,236 64	499,619 20	Fire, Auto, Explosion, Hail and Tornado.	49
None	36,347 61	4,164 66	56,584 26	4,250 00	280,014 32	Fire and Auto.	50
None	31,191 40	8,372 43	56,375 34	None	857,870 36	Fire, Auto and Tornado.	51
None	14,357 23	None	6,138 23	None	71,495 51	Fire.	52
None	45,495 76	None	23,816 93	None	204,252 56	Fire.	53
None	103,683 84	8,405 12	88,484 45	None	717,018 21	Fire and Auto.	54
None	47,871 52	4,341 66	2,960 78	None	346,783 96	Fire and Auto.	55
None	133,238 38	10,925 72	89,761 06	None	1,087,794 03	Fire, Auto & Inland Trans.	56
None	7,580 67	560 00	9,990 78	None	73,521 45	Fire.	57
None	61,826 31	6,244 01	70,321 70	1,339 48	550,411 50	Fire, Auto, Inland Trans. and Tornado.	58
None	870 72	545 74	2,606 70	None	124,173 16	Fire.	59
None	168,597 85	9,297 03	30,452 77	None	816,437 65	Fire, Auto, Hail, Sprinkler and Tornado.	60
None	11,417 02	875 44	7,375 32	None	164,117 78	Fire, Auto, Hail & Tornado	61
None	32,741 78	1,325 00	14,217 62	None	157,279 40	Fire.	62
None	13,895 26	705 83	24,676 63	None	89,317 72	Fire.	63
None	22,834 91	497 69	36,617 29	None	349,163 74	Fire.	64
None	86,417 28	1,580 46	11,709 32	None	263,027 06	Fire, Accident, Explosion and Tornado.	65
None	17,485 63	None	23,661 82	11,744 97	116,309 96	Fire.	66
None	15,310 23	479 70	13,630 56	None	117,220 54	Fire.	67
None	45,958 59	2,780 97	38,552 89	None	445,798 53	Fire, Explosion and Hail.	68
None	4,591,977 56	216,573 52	2,416,244 97	32,925 84	27,710,894 16		

TABLE XI.—Showing the Liabilities in Canada of British Companies transacting business of Fire Insurance or of Fire and other Insurance in Canada.

BRITISH COMPANIES—LIABILITIES IN CANADA AT DECEMBER 31, 1921

No.	Companies	Reserve of Unsettled Losses in Canada (Fire)	Reserve of Unsettled Losses in Canada (Other)	Reserve of Unearned Premiums in Canada (Fire)	Reserve of Unearned Premiums in Canada (Other)	Sundry Liabilities in Canada (Fire and Other)	Total Liabilities in Canada	Excess of Assets over Liabilities in Canada	Nature of Business	No.
1	Alliance.....	\$ 31,468 38	\$ 24,579 61	\$ 243,826 16	\$ 73,517 86	\$ 19,608 03	\$ 393,000 09	\$ 445,669 15	Fire, Burglary, Auto, Hail, Plate Glass and Sickness	1
2	Atlas.....	37,073 88	None	458,153 96	None	19,447 41	514,675 25	290,987 00	Fire	2
3	Autocar.....	None	None	15,153 35	None	649 80	15,803 15	19,977 67	Fire	3
4	British Crown.....	47,416 45	13,717 26	275,922 17	44,865 22	162,150 81	511,023 91	251,981 86	Fire, Auto and Hail	4
5	British General.....	4,157 00	None	59,899 01	None	5,692 63	69,748 64	48,965 54	Fire	5
6	British Oak.....	8 59	None	11,288 10	None	2,398 50	16,065 10	59,635 56	Fire	6
7	British Traders.....	25,413 00	16,987 06	134,745 03	41,485 38	10,075 54	277,321 71	277,321 71	Fire, Auto and Hail	7
8	Caledonian.....	39,006 45	None	333,213 91	None	8,766 30	380,986 66	288,821 90	Fire	8
9	Car and General.....	2,822 80	1,514 21	61,611 54	27,909 42	40,079 51	133,937 48	386,293 58	Fire, Accident, Auto, Hail and Sickness	9
10	Catron.....	None	None	None	None	5,847 03	5,847 03	69,476 17	Fire	10
11	Century.....	19,772 64	None	146,680 32	None	21,198 78	187,651 74	159,310 46	Fire	11
12	China.....	None	None	4,644 23	None	516 66	5,160 89	22,450 63	Fire	12
13	Commercial Union.....	65,872 63	None	641,414 77	None	162,758 12	879,015 52	950,855 27	Fire	13
14	Eagle Star and British Dominions.....	33,248 81	5,000 00	211,729 41	9,692 61	81,729 63	341,109 49	78,363 84	Fire, Accident, Auto, Burglary, Explosion, Fire, Hail, Robbery, Sickness, S. and Boiler	14
15	Employers' Liability.....	50,105 63	381,765 01	431,758 02	452,519 29	89,691 46	1,408,893 41	945,283 02	Fire, Accident, Auto, Burglary, Explosion, Fire, Hail, Robbery, Sickness, S. and Boiler	15
16	Essex and Suffolk.....	3,396 40	None	45,607 68	None	19,036 17	68,030 25	9,136 75	Fire	16
17	General Accident, Fire.....	48,586 18	None	239,870 20	1,311 10	181,543 31	321,806 24	389,365 69	Fire, Auto and Hail	17
18	Guardian Assurance.....	17,645 14	None	878,335 32	None	181,543 31	1,217,323 77	1,158,323 15	Fire	18
19	Law, Union and Rock.....	18,742 36	42,027 00	211,639 26	38,732 45	22,451 61	333,595 71	807,295 11	Fire, Accident, Auto, Burglary, Plate Glass and Sickness	19
20	Liverpool and London and Globe.....	116,859 31	None	962,080 96	None	84,506 99	1,161,347 26	1,712,602 14	Fire	20
21	London Guarantee.....	95,515 00	273,946 92	346,354 52	230,331 51	236,600 78	1,182,748 73	895,109 45	Fire, Accident, Auto, Hail, Sickness and Commercial Accident and Sickness	21
22	London and Lancashire.....	75,552 43	5,602 00	668,878 24	17,828 71	126,638 23	891,199 61	790,112 31	Fire and Auto	22
23	London Assurance.....	75,248 00	1,630 00	349,631 81	6,513 39	19,271 76	452,297 96	269,422 08	Fire, Auto and Inland Transportation	23
24	Marine.....	None	20,900 57	None	18,680 94	2,531 47	42,112 98	175,962 16	Auto and Inland Trans	24
25	Merchants Marine.....	3,212 24	None	62,687 09	None	3,637 60	69,536 93	76,059 29	Fire	25
26	Motor Union.....	2,400 00	9,344 00	44,007 04	34,993 12	2,250 76	92,994 92	84,016 08	Fire and Auto	26
27	National Benefit.....	20,382 21	8,272 46	54,269 50	35,581 73	1,496 82	120,002 72	127,342 80	Fire, Accident, Auto, Hail and Sickness	27
28	National Prov. Insurance.....	2 00	703 21	22,711 66	8,917 55	9,051 89	41,380 31	76,767 08	Fire and Plate Glass	28
29	North British and Mercantile.....	81,151 55	None	744,309 08	None	158,189 55	983,650 18	1,272,438 67	Fire, Accident, Auto, Burglary, Fire, Plate Glass and Sickness	29
30	Northern Assurance.....	71,079 00	22,390 00	634,297 18	79,399 40	29,813 64	836,979 22	629,319 11	Fire, Accident, Auto, Burglary, Fire, Plate Glass and Sickness	30
31	Norwich Union Fire.....	87,547 00	62,029 00	675,266 35	146,709 96	47,977 90	1,019,530 21	668,621 45	Fire, Accident, Auto, Burglary, Fire, Plate Glass and Sickness	31

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32	Ocean, Accident and Guarantee.....	41,850 00	154,429 09	188,686 15	299,242 39	25,814 80	710,022 43	634,783 43	Fire, Accident, Auto, Burglary, Glee, Plate Glass and Sickness.	32
33	Palatine.....	24,051 62	1,536 87	240,046 87	8,479 88	55,587 20	339,702 53	281,276 34	Fire and Auto.....	33
34	Patricio.....	93 57	None	9,588 58	None	56,370 50	856,462 13	60,316 11	Fire.....	34
35	Phoenix of London.....	45,646 45	None	754,573 14	None	56,360 50	856,516 11	1,429,436 71	Fire.....	35
36	Provincial.....	23,942 00	None	95,379 60	None	8,694 50	198,416 10	122,036 07	Fire.....	36
37	Queensland.....	27,187 00	None	130,694 78	None	6,416 73	170,298 51	122,516 20	Fire.....	37
38	Railway Passengers.....	None	99,205 00	None	120,262 51	8,863 02	228,336 53	230,068 32	Accident, Auto, Burglary, Glee, Plate Glass and Sickness.	38
39	Royal Exchange.....	9,935 00	11,580 74	388,940 11	72,779 01	71,804 81	555,039 67	717,298 15	Fire, Accident, Auto, and Sickness.	39
40	Royal Insurance.....	138,136 00	None	1,312,416 36	None	59,500 47	1,510,052 83	3,187,195 56	Fire.....	40
41	Royal Scottish.....	9,072 00	None	102,797 82	None	15,244 03	127,113 85	78,568 20	Fire.....	41
42	Scottish Metropolitan.....	17,931 12	52,651 00	84,201 10	83,813 81	15,900 64	254,497 67	88,406 92	Fire, Accident, Auto, Glee and Sickness.	42
43	Scottish Union.....	30,526 00	3,774 00	279,923 36	12,873 97	39,839 50	363,936 83	998,440 61	Fire, Auto, Explosion, Sprinkler Leakage and Tornado.	43
44	Sun Insurance.....	40,137 74	636 00	542,388 08	4,748 48	18,004 11	605,914 41	652,921 55	Fire, Accident, Auto, Glee and Sickness.	44
45	Traders and General.....	14,166 61	19,933 50	78,339 70	51,674 36	15,536 85	179,641 02	-9,118 62	Fire and Auto.....	45
46	Union Assurance.....	36,856 00	5,685 00	417,800 69	14,800 45	56,079 81	531,221 95	432,514 17	Fire, Auto, and Inland Transportation.	46
47	Union of Canton.....	57,045 92	18,589 59	266,193 10	54,075 41	13,243 25	409,149 27	711,988 55	Fire, Auto, Hail and Inland Trans.	47
48	Union Marine.....	None	603 00	None	4,394 50	166 67	5,169 17	72,441 63	Auto and Inland Trans.....	48
49	United British.....	None	None	26 79	None	11,408 41	11,435 20	52,866 23	Fire.....	49
50	Yangtze.....	114 74	None	16,471 56	None	368 46	16,954 76	59,894 23	Fire.....	50
51	Yorkshire.....	105,262 00	99,551 03	342,808 60	97,760 90	17,933 13	663,315 66	3,241,360 87	Fire, Accident, Auto, Live Stock, Plate Glass and Sickness.	51
Total.....		1,835,668 85	1,358,618 16	14,233,172 19	2,093,859 34	2,108,192 43	21,629,510 97	26,763,837 90		

TABLE XII—Showing the Liabilities in Canada of Foreign Companies transacting business of Fire Insurance, or of Fire and other Insurance in Canada.
FOREIGN COMPANIES—LIABILITIES IN CANADA AT DECEMBER 31, 1921.

No.	Companies	Reserve for Unsettled Losses in Canada (Fire)	Reserve for Unsettled Losses in Canada (Other)	Reserve of Unearned Premiums in Canada (Fire)	Reserve of Unearned Premiums in Canada (Other)	Sundry Liabilities in Canada (Fire and Other)	Total Liabilities in Canada	Excess of Assets over Liabilities in Canada	Nature of Business	No.
		\$	cts.	\$	cts.	\$	cts.	\$	cts.	
1	Etna	43,416 88		4,923 35		8,941 77	352,879 08	673,007 39	Fire, Auto, Hail, Inland Trans. and Tornado.	1
2	Agricultural	6,345 10				1,000 00	40,439 57	45,300 40	Fire.	2
3	Alliance Insurance	7,204 00		411 00		2,762 10	93,684 30	156,202 12	Fire, Auto and Inland Trans.	3
4	American Alliance	1,473 04		33 31		518 11	4,505 34	27,276 75	Fire and Auto.	4
5	American Central	22,504 66		317 70		6,479 50	152,276 06	220,003 14	Fire, Auto and Tornado.	5
6	American Equitable	18,013 32				2,104 13	70,923 69	9,306 02	Fire.	6
7	American Insurance	6,553 01				4,439 71	42,996 30	68,894 87	Fire.	7
8	American Lloyds	120 00				9,289 34	75,783 58	75,783 58	Fire and Sprinkler.	8
9	Boston	12,341 79				3,023 92	65,497 55	46,548 47	Fire.	9
10	Calcedonian-American	2,302 07				4,813 59	19,756 30	19,756 30	Fire.	10
11	California	5,751 14				1,419 84	65,277 33	55,347 84	Fire.	11
12	Citizens of Missouri	141 00				372 50	22,537 66	23,776 67	Fire.	12
13	Columbia	7,250 96		3,474 34		5,137 62	109,583 49	523,243 54	Fire, Auto and Inland Trans.	13
14	Commercial Union of N Y	150 00				692 24	6,137 48	21,343 68	Fire.	14
15	Connecticut	8,188 43		94 02		6,167 48	123,776 99	224,347 63	Fire and Hail.	15
16	Continental	39,293 90		4,203 10		14,524 10	364,239 78	341,990 19	Fire, Auto, Explosion, Hail and Tornado.	16
17	Equitable Fire and Marine	3,738 09				1,074 33	29,354 68	131,614 51	Fire, Auto and Explosion	17
18	Fidelity-Phoenix	50,257 00		1,009 00		13,203 75	336,115 08	350,921 93	Fire, Auto, Explosion, Hail and Tornado.	18
19	Fire Association of Phila	8,315 09				1,103 03	41,426 74	52,800 29	Fire.	19
20	Fireman's Fund	18,837 40		12,919 62		3,000 00	163,972 30	279,213 54	Fire, Auto and Inland Trans.	20
21	Firemen's Insurance	15,995 79				27,074 46	119,744 30	96,921 91	Fire.	21
22	General of Paris	3,289 00				92,171 71	43,332 50	47,662 65	Fire and Tornado.	22
23	Girard	3,182 10				7,361 81	98,955 70	300,944 62	Fire, Auto, Explosion, Hail, Inland Trans, Sprinkler and Tornado	23
24	Glens Falls	57,562 00		6,019 00		24,119 91	217,063 83	859,937 70	Fire, Auto, Explosion, and Inland Trans.	24
25	Globe and Rutgers	164,489 48		13,489 18		37,194 19	673,886 28	407,423 32	Fire, Auto, Explosion, Hail, Inland Trans, Sprinkler and Tornado	25
26	Great American	97,200 28		9,169 00		15,212 98	413,844 21	52,306 18	Fire.	26
27	Hardware Dealers	3,455 69				580 00	22,636 19	1,381,307 59	Fire, Auto, Explosion, Hail, In Trans, Rain, Sprinkler and Tornado	27
28	Hartford Fire	145,265 64		5,260 05		58,553 61	1,255,291 80	1,852,178 13	Fire, Auto, Explosion, Hail, Crop, Rain, Sprinkler and Tornado	28
29	Home Insurance	319,034 00		56,549 00		68,237 83	1,551,996 89	54,127 47	Fire.	29
30	Individual Underwriters	500 00				None.	27,992 37			30

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31	Insurance Co. of N.A.	65,095 71	8,096 50	443,514 34	53,457 39	16,604 29	586,788 26	599,631 92	Fire, Auto, Explosion, Hail, Inland Trans.	31
32	Insurance Co. of State of Pa.	35,344 81	None.	76,404 28	964 04	3,900 00	116,613 13	133,524 40	Fire and Tornado.	32
33	Lumbermen's Underwriting Alliance.	47,450 00	None.	105,134 05	None.	2,146 00	157,730 05	116,505 89	Fire.	33
34	Manufacturing Lumbermen's	81,129 54	None.	28,129 54	None.	2,000 00	85,129 54	57,733 39	Fire.	34
35	Manufacturing Woodworkers	26,818 63	None.	24,716 49	None.	5,552 75	57,037 87	8,768 37	Fire.	35
36	Mechanics and Traders.	4,337 95	None.	11,564 18	None.	611 48	16,013 61	11,163 68	Fire.	36
37	Merchants Fire.	1,383 00	None.	46,899 16	None.	4,399 78	52,681 94	121,025 37	Fire and Hail.	37
38	Millers National.	2,629 13	None.	18,333 16	None.	1,522 96	22,435 25	58,410 99	Fire.	38
39	Minnesota Implement	3,455 69	None.	18,590 50	None.	580 00	22,626 19	51,392 81	Fire.	39
40	National-Ben Franklin	11,597 31	None.	105,716 87	None.	5,355 45	122,669 63	331,516 14	Fire.	40
41	National Fire of Hartford	55,285 04	726 93	373,977 84	2,191 06	8,795 27	440,976 13	511,801 74	Fire, Auto and Tornado.	41
42	National Liberty	14,008 00	None.	12,410 69	None.	1,040 76	27,459 45	63,810 91	Fire.	42
43	National Union	46,509 46	1,260 00	136,243 27	3,815 18	25,000 00	212,827 91	172,916 75	Fire, Auto, Hail and Tornado.	43
44	La Nationale	31,296 00	None.	335,398 82	None.	91,076 74	478,771 56	192,696 05	Fire.	44
45	Newark	9,553 00	3,000 00	64,506 70	1,525 20	3,702 61	82,317 51	136,691 52	Fire and Auto.	45
46	New Hampshire	11,716 99	None.	34,082 91	None.	1,459 29	47,259 19	32,084 19	Fire.	46
47	New Jersey	844 10	2,163 37	34,958 86	6,796 43	5,047 44	49,810 20	49,167 69	Fire and Auto.	47
48	New York Reciprocal Underwriters	None.	None.	30,637 27	927 70	None.	31,581 97	50,709 20	Fire.	48
49	Niagara	40,277 00	325 00	156,169 27	4,017 19	8,439 20	209,227 66	290,391 54	Fire, Auto, Explosion, Hail and Tornado.	49
50	Northwestern Mutual	6,202 48	190 00	166,365 97	3,380 93	5,046 24	181,185 62	98,828 70	Fire and Auto.	50
51	Northwestern National	19,009 66	5,299 99	157,662 25	5,097 46	28,310 25	245,379 61	612,490 75	Fire, Auto and Tornado.	51
52	Pacific	2,505 00	None.	16,867 27	None.	559 70	19,931 97	51,563 54	Fire.	52
53	Phoenix of Paris	9,821 00	None.	103,531 42	None.	8,012 12	121,361 54	82,888 32	Fire.	53
54	Phoenix of Hartford	3,381 82	525 02	232,648 45	6,369 16	27,445 27	335,369 82	391,648 39	Fire, Auto and Hail.	54
55	Providence Washington	11,397 08	3,640 00	111,969 72	9,456 25	8,793 08	145,256 13	201,527 83	Fire, Auto and Explosion	55
56	Queen of America	78,690 00	13,815 00	480,488 22	33,674 44	76,075 84	682,743 50	405,050 53	Fire, Auto and Inland Trans.	56
57	Retail Hardware	3,455 64	None.	18,590 50	None.	580 00	22,626 19	50,895 26	Fire.	57
58	St. Paul Fire and Marine	37,766 39	11,563 29	196,368 59	33,378 18	51,704 35	333,010 80	247,400 70	Fire, Auto, Inland Trans and Tornado.	58
59	Security	22 77	None.	2,425 05	None.	689 27	3,137 09	121,036 07	Fire.	59
60	Springfield Fire and Marine	113,101 93	404 10	216,980 50	8,259 96	7,253 10	345,999 59	470,438 06	Fire, Auto, Hail, Sprinkler and Tornado.	60
61	Sterling	8,972 65	175 65	19,372 62	252 12	1,475 75	30,248 79	133,868 99	Fire, Auto, Hail and Tornado.	61
62	Suyvesant	4,148 46	None.	40,516 74	None.	14,457 98	59,122 48	93,156 92	Fire.	62
63	Tokio	3,075 00	None.	32,339 57	None.	1,620 73	39,035 30	50,282 42	Fire.	63
64	L Union of Paris	23,890 14	None.	177,180 50	None.	8,533 77	209,604 41	139,559 33	Fire.	64
65	United States Fire	15,525 00	3,510 00	65,103 93	2,958 91	2,384 47	89,652 31	173,344 75	Fire, Auto, Explosion and Tornado.	65
66	L'Urbaine	10,852 77	None.	36,823 23	None.	23,533 86	71,209 86	45,100 10	Fire.	66
67	Vulcan	9,088 14	None.	52,830 82	None.	7,623 87	69,542 83	47,677 71	Fire.	67
68	Westchester	32,750 97	94 00	129,088 79	268 20	29,292 16	191,494 12	254,304 46	Fire, Explosion and Hail	68
Total		1,916,397 76	172,690 32	9,073,318 96	594,914 03	811,666 56	12,569,187 85	15,141,686 31		

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TABLE XIII.—Showing the Income and expenditure of Canadian

CANADIAN COMPANIES—INCOME

No.	Companies	INCOME		Interest, Rents and Dividends on Stocks, etc. (Fire and other)	Sundry earned (Fire and other)	Total Income
		Net Premiums Written (Fire)	Net Premiums Written (Other)			
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1	Acadia Fire.....	232,215 77	28,577 29	46,293 60	(a) 145 82	307,232 48
2	Antigonish Farmers.....	1,321 50	None	163 10	None	1,484 60
3	Beaver Fire.....	36,338 95	None	23,997 97	(b) 4,262 94	64,599 86
4	British America.....	2,409,962 56	458,949 95	131,883 19	(c) 2,414 73	3,003,210 43
5	British Colonial.....	201,644 47	None	11,667 93	(d) 12,605 00	225,917 40
6	British Northwestern.....	202,707 33	None	21,490 01	(e) 1,014 42	225,211 76
7	Canada Accident and Fire.....	127,493 84	358,175 77	28,549 93	(f) 509 98	514,729 52
8	Canada National.....	230,110 39	None	136,456 16	131 00	366,747 55
9	Canada Security.....	98,841 79	317,644 15	15,839 38	(g) 105,487 50	537,812 82
10	Canadian Fire.....	387,573 89	32,593 03	87,282 69	(h) 8,185 74	515,640 35
11	Canadian Indemnity.....	121,662 75	178,330 13	32,090 34	(i) None	332,083 22
12	Canadian Lumbermen's.....	727 22	None	743 65	(j) 11,807 93	13,278 80
13	Canadian Surety.....	None	286,945 87	24,808 32	None	311,754 19
14	Cumberland Farmers.....	1,894 35	None	107 06	35 00	2,037 01
15	Dominion Fire.....	430,824 10	114,295 45	32,516 42	None	577,635 97
16	Dom. of Canada Gtee. and Acct.....	77,045 14	917,330 01	46,886 01	None	1,041,261 16
17	Fire Insurance Co. of Canada.....	199,503 13	None	19,971 17	1,427 00	220,901 30
18	General Accident of Canada.....	48,616 31	666,072 57	35,899 64	(j) 1,308 73	751,897 25
19	Globe Indemnity.....	164,128 32	800,494 53	43,135 03	1,534 05	1,009,291 93
20	Grain Insurance.....	232,151 25	66,259 79	21,015 50	6,632 29	326,083 83
21	Guardian Ins. Co. of Canada.....	327,316 50	253,804 50	39,395 58	(e) 225 00	652,741 58
22	Halifax Fire.....	30,322 58	175 85	26,632 35	(k) 7,735 33	64,866 11
23	Hudson Bay.....	185,418 75	None	15,951 87	357 14	201,727 76
24	Imperial Gtee. and Acct.....	None	464,986 63	20,735 89	None	485,722 52
25	Imperial Underwriters.....	153,733 53	1,545 86	22,590 51	108 57	177,986 47
26	Kings Mutual.....	22,115 92	None	2,905 27	(e) 25 00	25,046 19
27	Liverpool-Manitoba.....	270,240 16	12,493 65	54,682 60	None	337,416 41
28	Londoo- and Lancashire Gtee. and Acct.....	None	481,013 89	31,441 25	1,961 44	514,416 58
29	London Mutual.....	332,337 19	94,057 16	25,645 11	3,338 95	475,378 41
30	Mercantile.....	252,844 23	None	27,791 95	6 39	310,642 57
31	Merchants Casualty.....	None	(m) 618,819 61	18,065 38	(e) 1,605 76	638,490 75
32	Mount Royal.....	666,277 40	40,296 07	80,133 83	(h) 2,588 30	789,295 60
33	Mutual Fire.....	19,762 28	None	3,805 45	None	23,567 73
34	North American Accident.....	None	413,797 63	20,397 39	None	434,195 02
35	North Empire.....	175,714 41	None	15,576 72	None	191,291 13
36	North West.....	163,667 74	None	22,010 33	5 10	185,683 17
37	Occidental.....	238,093 31	67,127 79	36,747 81	2,903 38	344,872 29
38	Pacific Coast.....	230,712 76	None	42,611 05	None	273,323 81
39	Pacific Marine.....	27,719 98	4,958 31	10,031 52	None	42,709 81
40	Pictou County Farmers.....	4,547 20	None	979 11	202 00	5,728 31
41	Quebec.....	355,872 09	None	40,607 22	None	396,479 31
42	Reliance.....	11,706 00	None	15,699 61	None	27,405 61
43	Scottish Canadian.....	65,745 03	16,782 29	7,475 29	5 00	90,007 61
44	Western.....	2,819,653 68	966,236 25	216,271 79	(e) 11,204 42	4,013,366 14
	Total.....	11,603,568 80	7,693,802 03	1,558,992 58	189,823 91	21,051,177 32

(a) Profit on sale of bond.

(b) Discount on purchase of mortgages.

(c) Including \$2,374 profit on sale of securities.

(d) Being \$3,750, premium on capital stock, and \$8,555, increased capital.

(e) Profit on sale of investments.

(f) Including \$145 profit on sale of securities.

(g) Including \$5,487.50 profit on sale of securities. \$70,000 premium on capital stock and \$30,000, increased capital.

(h) Including \$952.49 profit on sale of securities.

(i) Including \$52.86 profit on sale of securities.

(j) Including \$490.24 profit on sale of securities.

(k) Including \$355.85 profit on sale of securities.

(l) Including \$2,663.90 profit on sale of securities.

(m) Including \$47,289 membership fees.

(n) Including \$478.94 profit on sale of securities.

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Companies transacting Fire, Marine and other Insurance.

AND EXPENDITURE, 1921

EXPENDITURE

Net Losses Incurred (Fire)	Dividends or Bonus declared to shareholders (Fire and other)	GENERAL EXPENSES INCURRED (FIRE)		Expenditure incurred on account of Branches other than Fire & Life	Total Expenditure	e Excess of Premiums Written over Losses Incurred (Fire)	e Excess of Income over Expenditure	No.
		Commis- sion or Brokerage	Other			d The Reverse	d The Reverse	
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
142,194 81	24,000 00	40,486 35	59,102 06	41 013 15	306,796 37	90,020 96	436 11	1
43 07	None	None	246 80	None	289 87	1,278,43	1,194 73	2
9,215 82	38,343 80	-9,055 81	26,451 82	None	64,955 63	27,123 13	355 77	3
1,520,804 81	38,500 00	533,590 12	624,638 07	908,888 10	3,626,421 19	889,157 75	623,210 67	4
142,245 36	None	29,749 33	83,723 96	None	255,718 65	59,399 11	29,801 25	5
90,848 60	None	56,931 85	35,475 35	None	183,255 80	111,858 73	41,955 96	6
46,150 74	4,332 00	18,000 00	70,324 38	321,889 29	460,696 41	81,343 10	54,033 11	7
95,783 22	112,127 80	40,009 76	(a) 112,638 57	None	360,559 35	134,327 17	6,188 20	8
58,212 33	None	12,175 55	55,952 33	447,592 63	573,932 84	40,629 46	36,120 02	9
152,095 98	100,000 00	38,581 24	141,797 23	36,267 71	468,742 16	235,477 91	46,898 19	10
58,999 47	None	31,731 58	13,727 07	227,381 07	331,839 19	62,663 28	244 03	11
None	None	4,845 22	3,474 10	None	8,319 32	727 22	4,959 48	12
None	17,500 00	None	None	304,816 51	322,316 51	None	10,562 32	13
2,268 50	None	None	426 63	None	2,695 13	374 15	658 12	14
289,076 63	None	95,228 91	115,086 87	269,560 73	768,953 14	141,747 47	191,317 17	15
23,108 63	37,200 00	19,315 44	18,762 73	881,618 35	980,005 15	53,936 51	61,256 01	16
102,936 16	None	27,507 77	51,898 19	None	182,342 12	98,566 97	38,559 18	17
21,626 94	25,000 00	7,710 80	14,945 97	617,536 19	685,919 90	26,989 37	65,977 35	18
59,242 23	15,000 00	35,553 69	39,761 17	942,621 22	1,092,178 31	104,886 09	82,886 38	19
117,290 85	None	None	84,628 08	44,947 00	246,865 93	114,860 40	79,222 90	20
187,547 22	None	80,526 86	60,110 79	254,129 22	582,311 09	139,769 28	70,427 49	21
13,323 83	14,400 00	1,962 94	15,331 44	17 80	45,236 01	16,998 75	19,630 10	22
127,208 35	None	25,131 83	67,724 04	None	220,064 22	58,210 40	18,336 46	23
None	20,000 00	None	None	484,260 20	504,260 20	None	18,537 68	24
62,281 39	9,148 00	22,069 59	33,601 33	3,967 15	131,067 46	91,457 14	46,919 01	25
12,260 80	None	None	4,884 37	None	17,145 17	9,855 12	7,901 02	26
107,053 17	34,500 01	41,540 16	85,103 57	21,449 07	292,645 98	163,186 99	44,770 43	27
None	40,000 00	None	None	471,124 72	511,124 72	None	3,291 86	28
413,579 89	2,750 00	9,961 82	179,396 02	121,397 06	727,084 79	61,242 70	251,706 38	29
120,724 94	50,000 00	60,894 23	68,212 91	None	299,832 08	162,119 29	10,810 49	30
None	15,026 03	None	None	(b) 626,470 56	641,496 59	None	3,005 84	31
387,420 62	25,000 00	112,497 57	51,651 19	144,839 81	721,409 19	278,856 78	67,886 41	32
8,920 04	4,698 47	5,073 57	3,607 83	None	22,299 91	10,842 24	1,267 82	33
None	4,556 59	None	None	437,591 48	442,148 07	None	7,933 05	34
121,564 48	None	41,295 41	50,066 73	None	212,926 62	54,149 93	21,635 49	35
80,478 63	20,000 00	33,087 23	39,288 03	None	172,853 89	83,189 11	12,829 28	36
149,973 38	None	38,123 63	80,756 81	69,650 82	338,594 64	88,119 93	6,367 65	37
125,651 34	None	33,570 33	68,666 16	None	227,887 83	105,061 42	45,435 98	38
30,240 92	None	10,458 29	3,954 35	32,981 86	77,644 42	2,529 94	34,934 61	39
375 10	None	None	998 83	None	1,373 43	4,172 10	4,354 88	40
121,762 97	75,000 00	71,962 91	93,061 63	None	361,787 51	234,109 12	34,691 80	41
1,257 80	None	1,071 09	9,738 76	None	12,067 65	10,448 20	15,337 96	42
27,853 31	None	14,427 44	18,960 20	15,069 14	76,310 09	37,891 72	13,697 52	43
1,775,578 22	115,000 00	548,250 91	826,982 31	1,474,512 70	4,740,324 14	1,044,075 46	726,958 00	44
6,807,209 55	842,082 70	2,134,267 61	3,317,458 18	9,201,593 54	22,302,611 58	4,801,359 25	1 251,434 26	

(a) Including \$29,360.89 investment expenses.

(b) Including \$46,948.63 policy fees retained by agents.

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TABLE XIV.—Showing the Income and Expenditure in Canada of

BRITISH COMPANIES—INCOME

INCOME						
No.	Companies	Net Premiums Written (Fire)	Net Premiums Written (Other)	Interest, Rents and Dividends on Stock Earned (Fire and other)	Sundry income Earned (Fire and other)	Total Income
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1	Alliance.....	371,440 26	342,670 40	None	None	714,110 66
2	Atlas.....	733,557 20	None	35,672 64	747 66	769,977 50
3	Autocar.....	21,947 71	None	None	None	21,947 71
4	British Crown.....	494,327 51	301,855 18	25,632 93	None	821,825 62
5	British General.....	114,080 73	None	242 24	None	114,322 97
6	British Oak.....	21,513 11	None	None	None	21,513 11
7	British Traders.....	252,073 45	211,310 27	3,123 14	None	466,506 86
8	Caledonian.....	464,464 44	None	31,982 38	None	496,446 82
9	Car and General.....	162,709 66	238,954 41	20,538 74	None	422,202 81
10	Caxton.....	15,377 89	None	43 50	None	15,421 39
11	Century.....	284,781 66	None	9,184 13	None	293,965 79
12	China.....	7,986 27	None	None	None	7,986 27
13	Commercial Union.....	987,676 18	None	106,505 89	None	1,094,182 07
14	Eagle, Star and British Dominions.....	408,691 20	122,491 97	2,471 05	None	533,654 22
15	Employers' Liability.....	729,123 87	1,554,166 08	5,558 84	None	2,288,848 79
16	Essex and Suffolk.....	80,956 27	None	1,018 02	None	82,004 29
17	General Accident, Fire.....	393,792 51	164,832 82	36,427 44	96 16	595,148 93
18	Guardian Assurance.....	1,585,748 84	None	24,538 03	None	1,610,287 77
19	Law, Union and Rock.....	324,029 42	119,878 25	33,334 50	None	477,242 17
20	Liverpool and London and Globe.....	1,483,061 93	None	119,464 43	None	1,602,526 36
21	London Guarantee.....	620,063 39	786,491 17	69,291 09	None	1,475,845 65
22	London and Lancashire.....	1,053,548 04	45,896 95	52,410 96	179 93	1,162,035 88
23	London Assurance.....	559,681 89	42,207 01	35,661 93	None	637,553 83
24	Marine.....	None	79,575 46	4,372 29	None	83,947 75
25	Merchants Marine.....	149,511 15	None	201 80	None	149,712 95
26	Motor Union.....	100,665 46	101,143 33	2,984 62	12 75	204,806 16
27	National Benefit.....	113,316 26	138,031 19	None	None	251,347 45
28	National Prov. Insurance.....	66,360 05	24,006 92	3,133 00	None	93,499 97
29	North British and Mercantile.....	1,118,723 24	None	80,712 54	None	1,199,435 78
30	Northern Assurance.....	1,066,706 68	211,517 68	69,062 04	9 00	1,347,295 40
31	Norwich Union Fire.....	1,037,236 85	418,910 30	70,505 51	481 94	1,587,134 60
32	Ocean, Accident and Guarantee.....	288,225 81	861,204 90	8,621 66	None	1,158,052 37
33	Palatine.....	407,725 59	22,879 26	32,474 14	None	463,078 99
34	Patriotic.....	13,258 56	None	None	None	13,258 56
35	Phoenix of London.....	1,225,353 40	None	91,407 72	141 82	1,316,902 94
36	Provincial.....	183,829 05	None	1,909 91	None	185,738 96
37	Queensland.....	275,861 60	None	4,522 33	4,617 43	285,001 36
38	Railway Passengers.....	None	342,856 65	1,795 14	None	344,651 79
39	Royal Exchange.....	634,612 15	176,623 35	23,904 98	None	835,140 48
40	Royal Insurance.....	1,835,573 08	None	222,567 04	None	2,118,140 12
41	Royal Scottish.....	201,235 49	None	7,695 34	None	208,930 83
42	Scottish Metropolitan.....	152,000 00	330,275 79	4,666 76	None	486,942 55
43	Scottish Union.....	414,758 31	27,542 32	29,724 42	None	472,025 05
44	Sun Insurance.....	871,445 87	10,062 29	22,340 02	79 25	903,927 43
45	Traders and General.....	183,110 80	133,590 50	1,366 25	None	318,067 55
46	Union Assurance.....	690,984 18	46,205 87	47,001 78	7 72	784,199 55
47	Union of Canton.....	537,631 84	288,232 27	33,686 14	None	859,550 25
48	Union Marine.....	None	12,003 11	3,970 00	None	15,973 11
49	United British.....	42 97	None	None	None	42 97
50	Yangtze.....	45,737 74	None	3,332 65	None	49,070 39
51	Yorkshire.....	497,744 73	324,025 78	198,747 27	None	1,020,517 78
Totals.....		23,412,314 29	7,470,451 78	1,583,811 13	6,373 63	32,481,950 86

SESSIONAL PAPER No. 8

British Companies transacting the Business of Fire and other Insurance.

AND EXPENDITURE, 1921

EXPENDITURE

Losses Incurred (Fire)	General Expenses Incurred (Fire)		Expenditure Incurred on account of Branches other than Fire and Life	Total Expenditure	Excess of Premiums Written over Losses Incurred, d The Reverse		Excess of Income over Expenditure d The Reverse	No.
	Commission or Brokerage	Other						
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
195,366 22	90,479 28	49,658 66	447,994 05	783,498 21	176,074 04	d	69,387 55	1
367,530 57	150,273 73	191,085 75	None	708,890 05	366,026 63	e	61,087 45	2
1,356 05	6,584 32	5,119 98	None	13,060 35	20,591 66	e	8,887 36	3
363,174 26	124,855 91	83,982 44	387,161 43	959,174 01	131,153 25	d	137,348 42	4
48,266 77	27,239 52	19,625 88	None	95,132 17	65,813 96	e	19,190 80	5
8 59	5,880 68	2,399 75	None	8,289 02	21,504 52	e	13,224 09	6
158,145 46	61,344 26	33,763 38	286,963 28	540,216 38	93,927 99	d	73,709 52	7
248,722 25	90,014 88	170,370 70	None	509,107 83	215,742 19	d	12,661 01	8
44,922 51	36,990 96	30,030 18	274,339 45	386,283 10	117,787 15	e	35,919 71	9
30,519 36	6,262 07	6,354 12	None	43,135 55	15,141 47	d	27,714 16	10
141,355 13	84,192 86	26,133 51	None	251,681 50	143,426 53	e	42,284 29	11
2,720 83	1,996 57	1,300 61	None	6,018 01	5,265 44	e	1,968 26	12
631,058 27	204,768 07	184,824 42	None	1,020,650 76	356,617 91	e	73,531 31	13
250,895 66	96,225 74	68,895 81	126,621 06	542,638 27	157,795 54	d	8,984 05	14
369,381 95	153,957 41	167,641 71	1,447,634 41	2,138,615 48	359,741 92	e	150,233 31	15
28,483 64	16,190 32	20,614 54	None	65,288 50	52,502 63	e	16,715 79	16
261,397 10	83,970 39	79,879 43	197,424 82	622,671 74	132,395 41	d	27,522 81	17
877,686 43	303,557 92	226,188 17	None	1,413,432 52	708,062 41	e	196,855 25	18
144,614 60	75,003 55	63,453 81	168,107 79	341,179 75	179,414 82	e	26,062 42	19
746,720 12	288,755 79	295,422 96	None	1,330,898 87	736,341 81	e	271,627 49	20
610,331 79	137,302 84	111,192 06	995,589 23	1,834,415 92	9,731 60	d	378,570 27	21
459,238 61	204,234 86	190,894 39	37,940 07	892,307 93	604,309 43	e	269,727 95	22
293,324 11	112,913 54	116,804 28	20,311 12	543,353 05	266,357 78	e	94,200 78	23
None	None	None	77,445 36	77,445 36	None	e	6,502 39	24
29,069 28	28,428 42	35,180 50	None	92,678 20	120,441 87	e	57,034 75	25
18,945 09	21,711 33	40,749 66	123,345 22	201,751 30	81,720 37	e	54 86	26
86,561 76	32,633 70	15,130 39	153,869 46	288,195 31	26,754 50	d	36,847 86	27
19,189 84	14,809 79	9,020 79	21,021 10	64,041 52	47,170 21	e	29,458 45	28
625,497 49	216,770 87	206,185 43	None	1,018,453 79	493,225 75	e	150,981 99	29
636,137 25	209,695 12	188,735 98	221,250 18	1,255,818 53	430,569 43	e	91,476 87	30
543,158 76	232,273 85	257,689 48	432,098 82	1,465,220 91	554,078 09	e	121,913 69	31
216,616 36	59,830 40	74,369 32	794,660 80	1,145,476 88	71,603 45	e	12,575 49	32
205,363 16	88,215 84	79,278 89	22,318 64	395,176 53	202,362 43	e	67,932 46	33
93 57	3,070 36	5,779 91	None	8,943 84	13,164 99	e	4,314 72	34
652,092 71	244,247 87	221,951 77	None	1,118,292 35	573,260 69	e	198,610 59	35
90,060 04	47,011 07	13,409 15	None	150,480 26	93,769 01	e	35,258 70	36
152,429 78	79,287 08	22,254 16	None	253,971 09	123,431 82	e	31,030 34	37
None	None	None	365,082 73	365,082 73	None	d	20,430 94	38
268,728 71	133,548 43	113,658 87	178,977 02	694,913 03	365,883 44	e	140,227 45	39
1,175,869 95	350,814 20	412,976 55	None	1,939,660 70	719,703 13	e	178,479 42	40
106,805 42	45,467 79	47,329 00	None	199,602 21	94,430 07	e	9,328 62	41
50,564 50	36,361 79	43,433 40	343,189 79	473,549 48	101,435 50	e	13,393 07	42
186,930 36	95,502 83	69,096 37	26,077 91	377,607 47	227,827 95	e	94,417 58	43
428,233 47	183,713 39	152,817 18	12,395 80	777,159 84	443,212 40	e	126,767 59	44
126,734 72	60,700 11	8,500 45	123,990 23	319,925 51	56,376 08	d	1,857 66	45
408,128 08	131,175 91	122,691 48	39,636 17	701,621 64	282,856 10	e	82,567 91	46
421,178 75	132,802 17	71,303 39	267,941 08	893,225 39	116,453 09	d	33,675 14	47
None	None	None	15,017 09	15,017 09	None	e	956 02	48
None	12 54	1,668 41	None	1,680 95	42 97	d	1,637 98	49
26,222 65	14,261 46	5,436 13	None	45,920 24	19,515 09	e	3,150 15	50
421,583 02	111,873 26	97,046 93	352,687 82	983,191 03	76,161 71	e	37,326 75	51
13,171,415 00	4,943,215 05	4,461,330 13	7,961,091 93	30,537,052 11	10,240,899 29	e	1,944,898 75	

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FOREIGN COMPANIES—INCOME

INCOME

No.	Companies	Net Premiums Written (Fire).	Net Premiums Written (Other).	Interest Rents and Dividends on Stock Earned (Fire and other).	Sundry Income Earned (Fire and other)	Total Income
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1	Ætna.....	493,924 63	60,315 81	36,756 17	None	590,996 61
2	Agricultural.....	63,552 16	None	1,541 46	None	65,093 62
3	Alliance Insurance.....	161,588 02	-1,914 81	6,893 68	None	166,566 89
4	American Alliance.....	5,503 69	122 76	1,650 00	None	7,276 45
5	American Central.....	227,566 20	8,712 42	15,250 79	None	251,529 41
6	American Equitable.....	111,018 21	None	3,265 06	None	114,283 27
7	American Insurance.....	64,558 34	None	2,920 00	None	67,478 34
8	American Lloyds.....	12,933 80	2,973 76	3,311 32	None	19,218 88
9	Boston.....	99,378 05	None	3,679 02	None	103,057 07
10	Caledonian-American.....	64,990 38	None	3,752 51	None	68,742 89
11	California.....	107,738 82	None	7,053 46	None	114,792 28
12	Citizens of Missouri.....	36,384 53	None	21 75	None	36,406 28
13	Columbia.....	127,469 03	87,357 18	26,537 96	9 88	241,374 05
14	Commercial Union of N.Y.....	7,353 97	None	None	None	7,353 97
15	Connecticut.....	188,809 13	159,559 86	31,099 20	None	379,468 19
16	Continental.....	496,664 79	175,427 54	15,074 07	None	687,166 40
17	Equitable Fire and Marine.....	49,386 73	719 59	18,921 20	None	69,027 52
18	Fidelity-Phenix.....	466,780 15	104,635 26	11,092 24	None	582,507 65
19	Fire Association of Phila.....	67,523 89	None	2,875 73	None	70,399 62
20	Fireman's Fund.....	219,511 33	25,146 34	1,495 84	None	246,153 51
21	Firemen's Insurance.....	97,131 10	384 21	10,669 58	None	108,184 89
22	General of Paris.....	140,727 36	None	305 11	None	141,032 47
23	Girard.....	22,071 13	-29 25	3,095 29	None	25,137 17
24	Glens Falls.....	203,687 74	204,001 47	23,526 36	None	431,215 57
25	Globe and Rutgers.....	830,059 64	104,487 08	57,049 47	None	991,596 19
26	Great American.....	506,387 60	108,094 27	36,444 35	866 06	651,792 28
27	Hardware Dealers.....	42,779 98	None	44 58	None	42,824 56
28	Hartford Fire.....	1,539,646 24	666,465 50	180,427 74	None	2,386,539 48
29	Home Insurance.....	1,711,784 97	681,907 03	146,382 32	None	2,540,074 32
30	Individual Underwriters.....	65,994 17	388 61	1,501 02	None	67,883 80
31	Insurance Co. of N. A.....	806,671 04	177,860 59	38,922 08	None	1,023,453 71
32	Insurance Co. of State of Pa.....	147,251 58	871 05	10,754 22	None	158,876 85
33	Lumbermen's Underwriting Alliance.....	271,299 96	None	10,669 78	1,778 58	283,748 32
34	Manufacturing Lumbermen's.....	210,603 21	None	2,909 06	801 72	214,313 99
35	Manufacturing Woodworkers.....	76,894 40	None	1,921 99	None	78,816 39
36	Mechanics and Traders.....	22,544 89	None	850 00	None	23,394 89
37	Merchants Fire.....	102,086 63	142,771 25	3,935 26	None	248,793 14
38	Millers National.....	37,567 36	None	2,784 04	None	40,351 40
39	Minnesota Implement.....	42,779 98	None	45 20	None	42,825 18
40	National-Ben Franklin.....	157,431 85	None	21,721 69	31 25	179,184 79
41	National Fire of Hartford.....	682,243 13	4,330 15	42,617 47	None	729,190 75
42	National Liberty.....	29,776 64	None	391 94	None	30,168 58
43	National Union.....	263,657 07	56,035 87	25,500 61	2 87	345,196 42
44	La Nationale.....	587,792 80	None	7,912 41	None	595,705 21
45	Newark.....	110,590 40	5,045 91	7,049 43	None	122,685 74
46	New Hampshire.....	71,482 44	None	3,088 88	None	74,571 32
47	New Jersey.....	64,497 18	18,477 48	1,068 92	None	84,043 58
48	New York Reciprocal Underwriters.....	69,063 29	2,319 24	1,457 06	None	72,839 59
49	Niagara.....	313,059 91	19,372 83	21,805 74	None	354,238 48
50	Northwestern Mutual.....	412,937 33	8,452 34	3,891 70	None	425,281 37
51	Northwestern National.....	281,325 80	12,867 41	16,314 59	18,338 45	328,846 25
52	Pacific.....	30,666 66	None	None	None	30,666 66
53	Phenix of Paris.....	176,455 04	None	329 41	None	176,784 45
54	Phenix of Hartford.....	424,632 93	179,519 20	68,432 43	None	672,584 56
55	Providence Washington.....	229,185 92	30,291 89	10,402 40	None	269,880 31
56	Queen of America.....	751,791 49	87,622 23	44,355 77	None	883,769 49
57	Retail Hardware.....	42,779 98	None	44 57	None	42,824 55
58	St. Paul Fire and Marine.....	380,808 36	83,446 97	23,316 84	4 77	487,576 94
59	Security.....	3,616 41	None	545 74	None	4,162 15
60	Springfield Fire and Marine.....	381,388 58	30,331 76	33,437 03	None	445,157 37
61	Stirling.....	48,894 22	33,606 34	5,016 36	None	87,516 92
62	Stuyvesant.....	104,977 81	None	6,742 90	50 76	111,771 47
63	Tokio.....	88,066 64	None	3,350 08	119 41	91,536 13
64	L'Union of Paris.....	293,476 74	None	4,753 30	None	298,230 04
65	United States Fire.....	133,539 21	9,136 71	5,418 75	None	148,094 67
66	L'Urbaine.....	76,062 57	None	None	11,187 50	87,250 07
67	Vulcan.....	114,127 76	None	3,069 00	None	117,196 76
68	Westchester.....	250,494 59	160,356 05	17,306 86	None	428,157 50
	Totals.....	16,525,457.58	3,451,470 90	1,104,774 89	33,191 25	21,114,894 62

SESSIONAL PAPER No. 3

AND EXPENDITURE, 1921.

EXPENDITURE

Losses Incurred (Fire)	General Expenses Incurred (Fire)		Expenditure incurred on account of Branches other than Fire and Life	Total Expenditure	Excess of Premiums Written over Losses Incurred (Fire) d The Reverse	Excess of Income over Expenditure d The Reverse	No.
	Commission or Brokerage	Other					
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
261,584 42	102,664 35	62,044 36	83,514 59	509,807 72	232,340 21	81,188 89	1
25,278 77	16,781 46	6,866 30	None	48,926 53	38,273 39	16,167 09	2
110,362 77	39,499 02	17,043 59	15,277 89	182,183 27	51,225 25	15,616 38	3
1,109 92	1,599 70	295 90	150 16	3,155 68	4,393 77	4,120 77	4
127,963 28	75,612 75	4,964 86	5,756 26	214,297 15	99,602 92	37,232 26	5
80,609 25	24,459 36	19,774 60	None	124,843 21	30,408 96	10,559 94	6
32,459 51	18,101 20	9,644 44	None	60,205 15	32,098 83	7,273 19	7
3,885 06	1,783 54	3,903 16	1,747 52	11,319 28	9,048 74	7,899 60	8
62,634 58	25,107 91	15,651 80	None	103,394 29	36,743 47	337 22	9
16,829 50	12,219 58	14,654 57	None	43,703 65	48,160 88	25,039 24	10
46,707 42	26,635 00	16,903 99	None	90,246 41	61,031 40	24,545 87	11
17,168 93	9,033 37	3,074 22	None	29,276 52	19,215 60	7,129 76	12
92,646 33	29,159 49	28,008 45	64,266 51	214,080 78	34,822 70	27,293 27	13
2,492 00	1,838 49	886 42	None	5,216 91	4,861 97	2,137 06	14
85,818 45	53,921 54	30,838 32	227,134 64	397,712 95	102,990 68	18,244 76	15
353,676 01	111,002 52	100,349 43	250,605 00	815,632 96	142,988 78	128,466 56	16
30,245 14	14,815 94	1,949 67	141 52	46,252 27	19,141 59	22,775 25	17
300,271 71	106,871 69	87,764 29	167,730 99	662,638 68	166,508 44	80,131 03	18
41,999 70	18,350 59	5,912 81	None	66,263 10	25,524 19	4,136 52	19
142,971 76	51,446 87	28,322 99	21,051 97	243,793 59	76,539 57	2,359 92	20
68,448 24	24,856 40	19,618 88	59 42	112,982 94	28,682 86	4,708 05	21
96,668 55	33,201 53	29,105 30	None	158,975 38	44,058 81	17,942 91	22
21,638 03	5,198 76	7,518 29	None	34,355 08	4,433 10	9,217 91	23
170,640 38	41,489 70	32,664 53	285,088 43	529,883 04	33,047 36	98,667 47	24
623,037 29	144,978 90	163,846 60	80,817 25	1,012,680 04	207,022 35	21,083 85	25
340,414 08	120,697 70	76,689 71	128,582 48	666,383 97	165,973 52	14,591 69	26
12,926 04	13,712 56	8,402 62	None	35,101 22	29,853 94	7,723 34	27
738,826 41	354,481 96	202,158 55	827,531 24	2,122,998 16	800,819 83	263,541 32	28
1,253,273 75	425,243 37	271,319 56	1,167,694 45	3,117,531 13	458,511 22	577,456 81	29
11,570 74	None	1,088 25	None	12,658 99	54,423 43	55,224 81	30
490,628 32	82,202 35	86,926 68	181,257 08	961,648 04	316,042 72	61,805 67	31
117,209 20	40,049 38	21,779 55	255 36	179,293 50	30,042 37	21,416 65	32
233,844 20	None	95,525 16	None	329,369 36	37,455 76	45,621 24	33
206,097 22	None	67,846 98	None	273,944 20	4,505 99	59,630 27	34
114,577 96	None	20,628 86	None	135,206 82	37,683 56	56,390 43	35
19,601 47	5,342 84	2,116 26	None	27,060 57	2,943 42	3,665 68	36
29,597 73	24,704 66	16,396 02	220,387 24	291,085 65	72,488 90	42,292 51	37
24,516 22	10,894 62	3,899 67	None	39,310 51	13,051 14	1,040 89	38
12,926 04	13,776 07	8,152 62	None	34,854 73	29,853 94	7,970 45	39
69,282 03	30,511 46	29,736 56	396 65	129,926 70	88,149 82	49,258 09	40
658,214 00	120,021 62	117,888 09	6,367 37	902,491 08	24,029 13	173,300 33	41
17,870 87	6,706 02	15,361 22	None	39,938 11	11,905 77	9,769 53	42
199,995 47	63,733 60	39,835 80	62,802 73	366,367 60	63,661 60	21,171 18	43
340,472 04	63,848 55	79,026 40	None	483,346 99	217,320 76	112,358 22	44
66,174 05	16,766 05	21,041 60	7,233 62	111,215 32	44,416 35	11,470 42	45
60,899 12	18,633 93	12,979 77	None	92,512 82	10,583 32	17,941 50	46
23,458 22	18,148 30	9,655 29	19,008 25	70,270 06	41,038 96	13,773 52	47
5,854 84	None	1,287 48	215 92	7,358 24	63,208 45	65,481 35	48
187,380 94	37,816 69	92,226 26	22,412 50	359,836 39	125,678 97	5,597 91	49
137,171 89	958 67	181,471 94	9,977 55	329,580 05	275,765 44	95,701 32	50
99,278 84	60,959 18	49,984 53	22,802 40	233,024 95	182,046 96	95,821 30	51
6,644 19	8,270 51	2,043 96	None	16,958 66	24,022 47	13,708 00	52
112,115 88	40,448 01	32,518 46	None	185,082 35	64,339 16	8,297 90	53
245,342 96	89,813 14	91,602 71	246,104 14	672,862 95	179,289 97	278 39	54
110,704 27	55,447 93	30,620 16	36,479 77	233,252 13	188,481 65	36,628 18	55
427,633 21	151,750 21	149,009 48	110,450 49	838,843 39	324,158 28	44,926 10	56
12,926 04	13,773 52	8,402 62	None	35,102 18	29,853 94	17,722 37	57
147,297 10	79,003 06	72,397 09	92,274 96	390,973 21	233,511 26	96,604 73	58
19 46	982 40	752 83	None	1,754 69	3,596 95	2,407 46	59
289,089 66	94,535 30	60,590 59	57,211 46	501,427 01	92,298 92	56,269 64	60
14,129 20	11,287 52	8,230 70	48,649 75	82,297 17	34,765 02	5,219 75	61
43,881 66	25,835 71	7,354 30	None	77,071 67	61,096 15	34,699 80	62
18,850 87	31,972 28	25,654 46	None	76,477 61	60,215 77	15,058 52	63
214,985 65	58,415 35	60,652 90	None	334,053 90	78,491 09	35,818 86	64
99,728 09	37,938 75	11,982 69	7,548 40	157,197 93	33,811 12	9,103 26	65
23,525 00	13,643 17	21,881 10	None	59,049 27	52,567 57	28,230 80	66
73,752 15	34,805 77	8,902 05	None	117,456 97	40,375 61	263 21	67
171,104 49	68,803 81	37,611 01	225,719 04	503,238 35	79,290 10	75,080 85	68
10,300,938 58	3,477,259 29	2,874,340 31	4,704,705 00	21,357,243 18	6,224,519 00	242,348 56	

TABLE XVI—Showing the Rate of Losses and General Expenses incurred, and Stockholders' Dividends declared, per cent of Premiums written by Canadian Companies transacting Fire or Fire and other Insurance during 1921, also the Rates of the Premium charged per cent of amounts insured and the Rate of Total Expenditure per cent of Total Income.

No.	Canadian Companies	Rate of Losses Incurred per cent of Premiums written (Fire and other)	Rate of Dividend or Bonus to Stockholders declared per cent of Premiums written (Fire and other)	Rate of General Expenses Incurred per cent of Premiums written (Fire)	Rate of General Expenses Incurred per cent of Premiums written (Fire and other)	Rate of Total Expenditure per cent of Total Income	Amount of Risks taken during the year (Fire)	Premiums charged during the year (Fire)	Rate of Premiums charged per cent of risk taken.	No.
1	Aecidia	65.05	0.20	42.89	43.39	99.86	35,882,174	503,491.34	1.40	1
2	Antigonish Farmers	3.26		18.68	18.68	10.53	111,750	1,321.50	1.17	2
3	Beaver Fire	25.56	105.52	47.87	47.87	100.61	9,672,813	127,204.08	1.32	3
4	British America	75.44	1.34	48.06	49.62	120.75	552,217,979	4,637,800.15	0.84	4
5	British Colonial	70.54		56.37	56.27	113.19	28,940,466	445,569.80	1.54	5
6	British Northwestern	44.82		45.59	45.59	81.37	35,649,808	366,716.30	1.03	6
7	Canada Accident and Fire	39.96	0.90	59.86	54.00	98.50	24,830,227	285,718.23	1.15	7
8	Canada National	41.62	48.73	66.34	66.34	98.31	28,980,702	408,669.39	1.41	8
9	Canada Security	93.93		68.93	43.88	106.72	17,813,049	255,947.08	1.44	9
10	Canadian Fire	40.14	23.80	46.54	47.62	90.90	53,597,932	759,303.86	1.42	10
11	Canadian Indemnity	73.03		37.36	37.59	99.93	12,672,544	107,465.29	1.56	11
12	Canadian Lumbermen's					62.65	1,607,054	39,235.46	2.44	12
13	Canadian Surety	41.03	6.10		62.19	103.39	None	None		13
14	Cumberland Farmers	119.75		22.52	22.52	132.31	195,550	3,926.50	2.01	14
15	Dominion Fire	94.11		47.81	46.06	133.12	60,206,715	760,431.80	1.26	15
16	Dominion of Canada Guarantee and Accident	40.79	3.74	49.32	51.02	94.12	13,133,798	133,274.80	1.01	16
17	Fire Insurance Co. of Canada	51.60		39.80	39.80	82.51	44,584,410	458,916.42	1.03	17
18	General Accident of Canada	44.04	3.50	44.75	48.43	91.23	10,233,004	110,881.10	1.08	18
19	Globe Indemnity	58.65	1.56	45.89	53.02	108.21	37,987,137	389,857.97	1.03	19
20	Grain Insurance	47.73		32.56	34.99	77.66	23,819,123	242,151.25	0.97	20
21	Guardian Insurance Co. of Canada	47.90		41.74	47.06	69.22	19,689,106	500,353.73	2.50	21
22	Halifax Fire	63.61	47.22	57.69	57.30	69.74	2,906,522	50,652.81	1.74	22
23	Hudson Bay	39.67	4.30	50.08	50.08	109.01	27,469,056	358,041.01	1.30	23
24	Imperial Guarantee and Accident	51.80			51.23	103.82	None	None		24
25	Imperial Underwriters	39.67	5.89	36.21	38.39	73.61	38,930,558	388,916.17	1.00	25
26	Kings Mutual	55.47		22.05	42.35	68.45	1,772,114	22,909.26	1.29	26
27	Liverpool-Manitoba	45.07	12.20	46.70	46.23	86.73	44,226,593	533,016.66	1.21	27
28	London and Lancashire Guarantee and Accident	49.67	8.32		48.27	99.36	None	None		28
29	London Mutual	106.89		53.74	55.37	152.91	109,823,224	1,121,458.18	1.02	29
30	Mercantile	42.68	17.68	45.65	45.65	96.52	34,087,370	335,866.88	0.99	30
31	Mount Royal	43.29	2.63		66.32	100.47	None	None		31
32	Mutual Fire	56.90	3.54	45.22	41.67	91.40	98,816,522	1,292,751.01	1.28	32
33	North American	45.14	23.77	43.93	43.93	94.62	1,014,170	20,508.87	2.03	33
34	North American Accident	61.71	1.10		44.01	101.83	None	None		34
35	North West	69.18		52.82	51.99	111.31	31,063,607	426,190.97	1.37	35
36	North West	49.17	12.22	42.40	41.36	93.09	24,223,878	290,706.88	1.20	36

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37	Occidental.....	63 10	49 93	47 80	98 15	34,767,254	499,491 76	1 44	37
38	Pacific Coast.....	54 46	44 31	44 31	83 38	37,577,005	412,332 10	1 10	38
39	Pacific Marine.....	94 70	51 99	142 90	181 80	2,563,418	46,740 67	1 82	39
40	Pictou County Farmers.....	8 25	21 95	21 95	23 98	519,375	4,584 45	0 88	40
41	Quebec.....	34 22	21 07	46 37	91 25	40,567,724	423,468 17	1 05	41
42	Reliance.....	10 74	92 34	92 34	44 03	2,162,893	23,263 58	1 31	42
43	Scottish Canadian.....	46 97	50 78	45 50	84 78	10,217,170	162,996 56	1 60	43
44	Western.....	74 95	48 77	47 23	118 11	828,572,850	6,533,326 79	0 82	44
	Total.....	62 15	46 96	49 03	105 94	2,383,446,644	23,312,550 52	1 00	

(a) Including 12.76 per cent rate of investment expenses incurred per cent of premiums written.

TABLE XVII—Showing the Rate of Losses and General Expenses incurred in Canada, per cent of Premiums charged per cent of Amounts insured, acting Fire Insurance in Canada during 1921, also the Rates of Premiums charged per cent of Amounts insured.

No.	—	Rate of Losses incurred per cent of Premiums Written	Rate of Gen- eral Expenses incurred per cent of Premiums Written	Rate of Total Expenditure per cent of Premiums Written	Amount of Risks taken during the year	Premiums charged per cent of Risks taken	No
<i>British Companies</i>							
1	Alliance.....	52.60	37.73	90.33	39,109,827	421,294 88	1.08
2	Atlas.....	50.10	46.53	96.63	81,033,933	943,679 86	1.16
3	Autocar.....	6.18	53.33	59.51	2,360,030	25,413 36	1.08
4	British Crown.....	73.47	42.25	115.72	58,783,701	714,238 42	1.22
5	British General.....	42.31	41.08	83.39	21,384,626	181,901 19	1.08
6	British Oak.....	04	38.49	38.53	2,191,805	24,146 92	1.10
7	British Traders.....	62.74	37.73	100.47	25,809,997	321,978 39	1.25
8	Caledonian.....	53.55	56.06	109.61	58,953,856	659,615 76	1.12
9	Car and General.....	27.61	41.20	68.81	54,502,563	252,388 99	1.46
10	Caxton.....	198.46	82.04	280.50	5,467,897	62,102 23	1.14
11	Century.....	49.64	38.74	88.38	40,558,340	427,321 19	1.05
12	China.....	34.07	41.29	75.36	899,812	13,571 78	1.51
13	Commercial Union.....	63.89	39.45	103.34	131,465,322	1,272,106 67	97
14	Eagle, Star and British Dominions.....	61.39	40.40	101.79	64,045,950	591,637 58	92
15	Employers' Liability.....	50.66	44.11	94.77	89,036,613	924,330 13	1.04
16	Essex and Suffolk.....	35.17	45.45	80.62	19,932,474	214,270 68	1.07
17	General Accident, Fire.....	66.38	41.61	107.99	47,487,712	492,240 35	1.04
18	Guardian Assurance.....	55.35	32.93	88.28	160,790,095	1,891,260 57	1.18
19	Law, Union and Rock.....	44.63	42.73	87.36	38,114,061	405,106 60	1.06
20	Liverpool and London and Globe.....	50.31	39.39	89.70	154,720,682	1,767,569 13	1.14
21	London Guarantee.....	98.43	40.08	138.51	71,224,219	899,825 55	1.26
22	London and Lancashire.....	43.18	37.15	80.33	127,906,094	1,282,753 41	1.00
23	London Assurance.....	52.41	40.37	92.78	60,240,674	636,959 80	1.09
24	Marine.....	19.44	42.54	61.98	None	None	24
25	Merchants' Marine.....	18.52	59.72	78.24	18,760,361	183,998 83	98
26	Motor Union.....	76.39	42.15	118.54	13,091,232	122,189.56	1.20
27	National Benefit.....	28.92	35.91	64.83	12,631,100	132,281 61	1.20
28	National Prov. Insurance.....	55.91	37.81	93.72	12,774,232	139,384 30	1.13
29	North British and Mercantile.....	59.64	37.35	96.99	103,322,896	1,331,302 92	1.18
30	Northern Assurance.....	59.50	44.65	104.15	106,145,811	1,231,338 98	1.29
31	Norwich Union Fire.....	75.10	41.56	121.72	33,455,055	334,261 43	1.32
32	Ocean, Accident and Guarantee.....	50.37	41.08	91.45	4,765,331	514,070 86	1.14
33	Parrot.....	53.22	36.75	90.07	137,947,342	1,715,727 99	1.24
34	Phoenix of London.....	49.59	32.57	82.16	30,350,436	314,131 37	1.05
35	Provincial.....	53.27	36.81	92.07	3,477,613	336,332 68	1.07
36	Queensland.....	49.59	36.81	86.40	None	None	36
37	Royal Passengers.....	42.95	38.06	81.01	82,336,091	1,461,305 37	1.02
38	Royal Exchange.....	62.63	40.29	102.92	219,915,642	2,381,598 31	1.08
39	Royal Scottish.....	53.07	46.11	99.18	32,349,904	280,589 30	1.11
40	Scottish Metropolitan.....	33.27	52.50	85.77	16,332,628	187,737 13	1.15
41	Scottish Union.....	45.07	39.69	84.76	48,609,955	488,844 96	1.01
42	Sun Insurance.....	49.14	38.62	87.76	91,727,330	1,086,103 56	1.16
43	Traders and General.....	69.21	37.79	107.00	21,659,844	268,844 60	1.21

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46 Union Assurance.....	59-06	37-93	96-99	83,916,482	918,178 94	1-09	46
47 Union of Canton.....	78-34	37-96	116-30	61,853,192	695,159 21	1-12	47
48 Union Marine.....				None	None		48
49 United British.....				6,350	42 97	68	49
50 Yangtze.....	57-33	43-07	100-40	9,874,736	59,115 24	60	50
51 Yorkshire.....	84-70	41-97	126-67	49,774,085	634,478 55	1-27	51
	56-26	40-17	96-43	2,734,181,393	29,978,368 97	1-10	

TABLE XVIII.—Showing the Rate of Losses and General Expenses incurred in Canada, per cent of premiums written by Foreign Companies transacting Fire Insurance in Canada during 1921, also the Rates of Premiums charged per cent of Amounts insured.

No.	—	Rate of Losses incurred per cent of Premiums written	Rate of General Expenses per cent of Premiums written	Rate of Total Expenditure per cent of Premiums written	Amount of Risks taken during the year	Premiums charged thereon	Rate of Premiums charged per cent of Risks taken	No.
<i>Foreign Companies</i>								
1	Etna.....	52.96	33.35	86.31	66,301,227	648,338.03	98	1
2	Agricultural.....	39.78	37.21	76.99	7,308,886	90,745.04	1.24	2
3	Alliance Insurance.....	68.30	35.02	103.32	31,342,965	261,939.01	84	3
4	American Alliance.....	20.02	34.44	54.46	1,702,747	25,816.87	1.52	4
5	American Central.....	56.23	34.10	90.33	37,339,519	313,954.05	84	5
6	American Equitable.....	72.61	39.84	112.45	12,396,149	143,669.83	1.16	6
7	American Insurance.....	50.28	42.98	93.26	8,450,674	98,546.69	1.16	7
8	American Lloyds.....	30.04	42.81	72.85	4,200,138	17,174.81	4.1	8
9	Boston.....	63.03	41.01	104.04	13,393,941	163,080.62	1.22	9
10	Californian-American.....	25.90	41.35	67.25	11,165,559	127,363.45	1.14	10
11	California.....	43.35	40.41	83.76	13,100,157	134,738.42	1.03	11
12	Citizens of Missouri.....	47.19	33.28	80.47	3,047,045	47,204.24	1.55	12
13	Columbia.....	72.68	44.85	117.53	18,461,130	223,370.70	1.21	13
14	Commercial Union of N. Y.....	33.89	37.03	70.92	1,032,946	17,000.10	1.56	14
15	Connecticut.....	45.45	44.89	90.33	26,569,801	296,392.62	1.12	15
16	Continental.....	71.21	42.55	113.76	69,317,638	679,815.77	98	16
17	Equitable Fire and Marine.....	64.33	32.13	93.37	23,381,864	244,507.71	1.03	17
18	Fidelity-Phenix.....	41.70	41.70	96.03	61,363,317	612,457.17	1.00	18
19	Fire Association of Philadelphia.....	62.20	33.93	98.13	7,473,019	91,848.88	1.23	19
20	Fireman's Fund.....	65.13	36.34	101.47	25,958,046	271,311.37	1.03	20
21	Firemen's Insurance.....	70.47	45.79	116.26	9,487,343	120,896.57	1.27	21
22	General of Paris.....	68.69	44.27	112.96	21,866,662	201,523.92	96	22
23	Glard.....	98.04	57.62	155.66	3,453,566	33,482.15	97	23
24	Globe and Rutgers.....	83.78	36.41	120.19	29,636,440	333,378.20	1.12	24
25	Great American.....	75.06	37.21	112.27	119,800,534	1,166,352.90	97	25
26	Great American.....	07.22	33.98	106.20	80,201,276	751,451.65	85	26
27	Hardware Dealers.....	30.22	35.84	82.06	1,926,416	52,234.66	2.71	27
28	Hartford Fire.....	47.99	36.15	84.14	211,939,594	2,144,504.79	1.01	28
29	Indemnity.....	73.21	40.70	113.89	178,760,150	2,199,441.56	1.25	29
30	Individuo Co. of North America.....	60.82	35.92	96.74	16,085,290	1,233,867.43	4.1	30
31	Insurance Co. of State of Pennsylvania.....	79.60	41.99	121.59	20,468,089	192,862.68	91	31
32	Lamborn's Underwriting Alliance.....	86.19	37.90	125.09	19,846,690	349,300.45	1.76	32
33	Manufacturing Underwriters.....	97.86	32.22	130.08	14,985,662	271,268.16	1.56	33
34	Manufacturing Woodworkers.....	149.01	26.83	175.84	6,713,367	125,377.56	1.87	34
35	Mechanics and Traders.....	56.94	33.09	120.03	1,244,927	34,374.72	2.76	35
36	Mechanics Fire.....	28.99	40.26	69.25	1,691,357	127,130.95	1.09	36
37	Millers National.....	55.26	39.38	104.64	3,978,000	53,416.07	1.34	37
38	Minnesota Implement.....	30.22	31.50	81.46	1,926,416	52,234.66	2.71	38
39	National Ben Franklin.....	44.01	35.27	82.28	15,747,331	192,624.15	1.22	39
40	National Fire of Hartford.....	96.48	27.87	131.35	69,225,739	891,127.53	1.29	40
41	National Liberty.....	77.82	44.11	134.13	2,864,345	33,817.76	1.23	41
42	National Union.....	77.85	39.28	115.13	28,516,239	332,551.60	1.24	42
43	La National.....	57.92	34.81	92.73	56,486,781	675,442.94	1.20	43
44	Newark.....	50.84	34.19	84.03	16,751,519	207,082.69	1.24	44
45	New Hampshire.....	35.19	41.23	129.42	10,417,955	117,230.24	1.13	45

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47	New Jersey.....	36-37	43-11	79-43	7,990,731	90,875 96	1-14	47
48	New York Reciprocal Underwriters.....	8-18	39-60	39-08	24,673,462	90,444 57	37	48
49	Niagara.....	59-85	47-93	107-78	54,090,830	557,051 86	1-03	49
50	Northwestern Mutual.....	33-22	44-66	77-88	20,826,610	488,045 45	2-20	50
51	Northwestern National.....	35-51	39-44	74-95	25,722,395	318,300 68	1-24	51
52	Pacific.....	21-67	33-63	55-30	3,747,058	33,777 24	90	52
53	Phoenix of Paris.....	63-54	41-35	104-89	26,629,466	271,559 20	1-02	53
54	Phoenix of Hartford.....	57-78	42-72	100-50	65,877,527	740,500 10	1-12	54
55	Providence Washington.....	48-30	37-51	85-81	33,519,358	313,466 18	94	55
56	Queen of America.....	56-88	40-01	96-89	81,786,801	942,014 80	1-15	56
57	Retail Hardware.....	30-22	50-54	82-06	1,916,416	52,234 66	2-71	57
58	St. Paul Fire and Marine.....	38-68	39-76	78-44	52,803,341	538,929 98	1-02	58
59	Security.....	54	47-98	48-52	747,653	4,463 46	60	59
60	Springfield Fire and Marine.....	75-80	40-67	116-47	77,185,594	662,743 54	86	60
61	Sterling.....	28-90	39-92	68-82	6,647,099	56,953 63	86	61
62	Stuyvesant.....	41-80	31-53	75-33	11,179,698	136,552 43	1-22	62
63	Tokio.....	21-41	65-44	86-85	11,519,598	111,295 57	97	63
64	L'Union of Paris.....	74-68	40-57	113-82	31,575,441	373,885 02	1-18	64
65	United States Fire.....	73-47	37-38	112-06	26,050,786	207,773 09	80	65
66	L'Urbaime.....	30-92	46-69	77-61	13,341,900	179,274 55	1-34	66
67	Vulcan.....	64-62	38-30	102-92	16,542,467	101,932 46	1-16	67
68	Westchester.....	68-31	40-61	108-92	33,875,234	404,771 05	1-19	68
	Total.....	62-33	38-44	100-75	2,157,262,392	23,232,077 14	1-08	

TABLE XIX—Showing the Summary of Net Premiums Written and Net Losses Incurred, by Provinces in Canada, by Canadian Companies transacting Fire Insurance during 1921

CANADIAN COMPANIES—NET PREMIUMS WRITTEN
(Licensed reinsurance deducted)

No.	Companies	Alberta	British Columbia	Manitoba	New Brunswick	Nova Scotia	Ontario	Prince Edward Island	Quebec	Saskatchewan	Yukon	Totals	No
1	Acadia Fire.....	11,032	32,379	17,691	72,787	55,108	61,488	7,708	49,246	16,342	None	323,691	1
2	Antigonish Farmers.....	None	7,474	None	None	1,322	None	None	None	None	None	1,322	2
3	Beaver Fire.....	4,691	None	5,394	None	722	2,783	None	None	None	None	35,868	3
4	British America.....	98,408	16,363	56,640	54,574	54,272	372,137	7,861	None	14,769	None	903,359	4
5	British Colonial.....	39,545	61,368	7,825	23,196	21,877	63,254	None	127,958	85,423	None	341,627	5
6	British Northwestern.....	23,381	18,508	21,848	65	9,856	51,807	None	137,201	38,387	None	184,006	6
7	Canada Accident and Fire.....	10,654	25,957	17,771	38,022	33,517	43,431	1,614	24,987	15,676	None	212,529	7
8	Canada National.....	46,740	31,154	56,331	None	30,615	81,318	None	11,520	58,435	None	316,016	8
9	Canada Security.....	69,230	11,748	16,344	170	None	37,087	None	6,150	23,620	None	153,049	9
10	Canadian Fire.....	103,449	31,995	120,787	None	19,226	131,735	3,232	19,197	109,529	None	641,206	10
11	Canadian Indemnity.....	25,269	8,573	21,968	None	3,361	20,232	2,283	3,057	28,765	None	169,138	11
12	Canadian Lumbermen's.....	None	None	None	None	None	18,403	None	10,529	None	None	28,354	12
13	Canadian Surety.....	None	None	None	None	None	None	None	None	None	None	None	13
14	Cumberland Farmers.....	None	None	None	None	1,894	None	None	None	None	None	1,894	14
15	Dominion Fire.....	68,856	22,916	18,431	None	11,420	400,683	None	70,400	35,620	None	646,066	15
16	Dominion of Canada Guarantee and Accident.....	15,376	5,100	8,481	None	None	48,316	None	215,241	None	None	38,589	16
17	Fire Insurance Co. of Canada.....	9,642	22,459	20,533	4,010	1,070	96,520	None	8,582	20,779	None	288,594	17
18	General Accident of Canada.....	6,353	11,753	20,565	9,955	None	31,263	None	51,855	35,111	None	88,530	18
19	Globe Indemnity.....	41,218	36,784	25,811	None	None	142,187	None	None	161,141	None	207,010	19
20	Grain Insurance.....	43,023	14,653	25,381	None	None	None	None	50,875	21,965	None	232,151	20
21	Gratiot Fire Insurance Company of Canada.....	16,768	None	5,274	None	30,323	41,187	None	None	None	None	173,829	21
22	Hudson Bay.....	None	None	None	None	None	None	None	11,724	23,874	None	966,427	22
23	Imperial Fire and Marine and Accident.....	21,247	42,624	26,007	17,351	15,410	75,835	2,025	43,683	9,517	None	313,766	23
24	Imperial Underwriters.....	None	30,313	14,634	21,739	19,660	130,017	3,992	None	None	None	22,344	24
25	Kings Mutual.....	11,011	None	None	None	None	22,044	None	69,337	45,006	None	412,601	25
26	Liverpool and Lancashire Guarantee and Accident.....	40,698	49,946	50,117	10,210	10,309	167,365	None	None	None	None	1,061,129	26
27	Liverpool Mutual.....	9,380	42,916	19,449	None	None	431,018	None	162,955	17,028	None	682,776	27
28	London and Lancashire Guarantee and Accident.....	18,590	28,019	32,201	9,334	269	172,127	None	348	23,810	None	284,701	28
29	Merchant's Casualty.....	None	None	None	None	None	None	None	None	None	None	None	29
30	Mount Royal.....	17,622	63,965	42,240	9,775	17,978	271,564	None	None	None	None	1,061,129	30
31	Mutual Fire.....	None	None	None	None	None	19,792	None	606,182	31,803	None	19,762	31
32	North American Accident.....	None	None	None	None	None	None	None	None	None	None	None	32
33	North West.....	29,871	27,858	59,391	11,559	13,441	137,404	None	10,011	47,042	None	336,573	33
34	North West.....	13,701	10,998	23,142	21,730	17,164	67,993	525	33,280	15,763	None	336,573	34
35	Oceidental.....	23,622	9,201	48,100	26,264	28,297	69,326	None	54,729	103,246	None	294,285	35
36	Pacific Const.....	15,283	43,800	18,797	None	None	54,162	None	21,313	17,324	None	364,875	36
37	Pacific Mutual.....	4,413	13,171	7,368	None	None	None	None	None	2,768	None	170,588	37
38	Pictou County Farmers.....	None	None	None	None	None	None	None	None	None	None	27,720	38
39	Pictou County Farmers.....	None	None	None	None	4,584	None	None	None	None	None	4,584	39
40	Quebec.....	24,035	23,718	34,547	None	99,900	None	None	145,104	17,073	None	360,222	40
41	Reliance.....	2,356	3,478	1,328	None	1,586	None	1,009	1,949	1,009	None	11,706	41
42	Scottish Canadian.....	39,667	11,515	16,401	None	23,668	None	118	25,010	85,010	None	116,426	42
43	Western.....	82,487	57,217	61,014	62,701	44,565	439,983	9,252	248,590	86,137	None	1,091,946	43
44	Totals.....	965,664	836,706	914,662	418,560	477,910	3,808,343	39,920	2,245,642	1,106,038	246	10,903,691	44

SESSIONAL PAPER No. 8

CANADIAN COMPANIES—NET LOSSES INCURRED—1921

(Licensed reinsurance deducted)

No.	Companies	Alberta	British Columbia	Manitoba	New Brunswick	Nova Scotia	Ontario	Prince Edward Island	Quebec	Saskatchewan	Yukon	Totals	No.
1	Acadia Fire.....	6,525	7,341	18,139	75,760	30,555	27,739	2,525	40,555	13,954	None	223,073	1
2	Antigonish Farmers.....	None	None	None	None	43	None	None	None	None	None	None	2
3	Beaumont Fire.....	320	650	182	None	None	17	None	None	None	None	None	3
4	British Columbia.....	46,559	27,451	37,367	42,400	51,503	208,172	5,654	98,107	8,841	None	9,284	4
5	British Colonial.....	22,865	13,311	3,960	7,958	29,251	31,374	None	134,716	55,026	None	572,179	5
6	British Northwestern.....	11,328	9,730	8,825	None	3,756	17,049	None	2,417	22,413	None	280,051	6
7	Canada Accident and Fire.....	2,083	8,780	14,858	8,347	26,588	19,429	158	9,259	4,765	None	76,518	7
8	Canada National.....	3,763	7,758	23,335	None	33,195	54,267	None	4,551	31,821	None	94,957	8
9	Canada Security.....	58,436	4,672	4,672	None	10,737	8,665	None	14,928	19,912	None	155,707	9
10	Canadian Fire.....	29,862	4,116	53,531	None	10,737	59,140	None	2,099	52,083	None	109,429	10
11	Canadian Indemnity.....	7,451	523	22,612	None	955	11,622	None	9,735	15,804	None	208,745	11
12	Canadian Lumbermen's.....	None	None	None	None	None	9,988	None	None	None	None	59,433	12
13	Canadian Surety.....	None	None	None	None	None	None	None	None	None	None	None	13
14	Cumeland Farmers.....	None	None	None	None	2,268	None	None	None	None	None	None	14
15	Dominion Fire.....	68,569	7,684	13,158	None	14,690	322,340	None	42,438	19,574	None	2,269	15
16	Fire Insurance Co. of Canada.....	3,893	3,469	12,976	None	None	14,176	None	189	2,261	None	490,413	16
17	General Accident of Canada.....	3,103	3,465	12,533	7,608	None	53,454	None	100,431	21,625	None	23,564	17
18	Globe Indemnity.....	6,637	1,266	8,984	4,808	None	19,263	None	2,747	123	None	302,129	18
19	Grain Insurance.....	43,833	20,677	13,061	None	None	42,227	None	23,694	22,808	None	42,485	19
20	Guardian Insurance Company of Canada.....	21,949	3,973	None	None	None	None	None	None	60,867	None	124,339	20
21	Halifax Fire.....	None	3,973	None	943	None	19,151	None	None	17,340	None	117,291	21
22	Hudson Bay.....	15,115	10,083	11,051	8,800	13,352	None	None	None	None	None	143,319	22
23	Imperial Guarantee and Accident.....	None	None	None	None	92,451	None	None	None	None	None	13,352	23
24	Imperial Underwriters.....	5,914	13,844	3,572	None	49,111	11,479	280	37,601	2,008	None	174,127	24
25	Kings Mutual.....	None	None	None	15,225	None	None	None	None	None	None	133,734	25
26	Liverpool-Manitoba.....	18,738	32,254	62,057	None	12,261	None	None	None	None	None	12,261	26
27	London Mutual.....	2,929	8,879	8,879	12,894	1,825	60,925	None	24,120	3,506	None	230,519	27
28	London Mutual.....	5,177	7,259	11,129	None	None	440,280	None	136,945	23,153	None	694,096	28
29	Merchants Casualty.....	14,013	5,691	10,770	None	None	None	None	90,266	None	None	121,341	29
30	Mount Royal.....	None	None	None	None	None	None	None	None	None	None	None	30
31	Mutual Fire.....	None	None	None	10,919	16,693	None	None	303,867	None	None	701,622	31
32	North American Accident.....	None	None	None	None	8,920	191,018	None	None	38,011	None	8,920	32
33	North West.....	13,680	16,542	51,747	None	None	None	None	None	None	None	None	33
34	Occidental.....	7,693	3,325	10,160	7,649	13,850	112,026	None	19,758	2,904	None	218,607	34
35	Pacific Coast.....	7,783	8,557	24,118	6,894	17,774	21,556	None	18,499	9,731	None	93,912	35
36	Pacific Marine.....	6,415	5,373	5,162	28,759	31,481	54,650	None	48,085	55,112	None	253,545	36
37	Pictou County Farmers.....	11,452	9,068	8,230	None	None	20,552	None	12,988	1,500	None	66,620	37
38	Quebec.....	10,500	1,159	8,619	None	None	None	None	None	None	None	30,350	38
39	Reliance.....	391	4,604	14	4,320	387	36,049	None	53,681	7,299	None	121,836	39
40	Scottish Canadian.....	33,313	22,128	11,312	None	None	240	None	None	7,299	None	121,836	40
41	Western.....	36,916	22,128	33,112	45,755	46,923	5,155	None	None	20,415	None	74,799	41
42	Totals.....	529,527	275,268	508,170	291,892	398,744	292,432	6,920	1,561,192	688,810	None	6,670,892	42
43													43
44													44

TABLE XX—Showing the Summary of Net Premiums written and Net Losses incurred, by Provinces, in Canada, by British Companies transacting Fire Insurance

BRITISH COMPANIES—NET PREMIUMS WRITTEN—1921

(Licensed reinsurance deducted)

Companies.		Alberta												British Columbia												Manitoba												New Brunswick												Nova Scotia												Ontario												Prince Edward Island												Quebec												Saskatchewan												Yukon												Totals												No.																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						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44	Sum Insurance.....	42,709	72,914	35,870	83,631	50,870	361,285	11,074	169,435	43,658	None	871,446	44
45	Traders and General.....	None	11,089	None	None	None	90,634	None	72,388	None	None	183,111	45
46	Union Assurance.....	40,665	49,781	47,901	31,419	38,276	235,276	233,934	5,955	193,588	47,465	None	46
47	Union of Canton.....	39,156	51,268	44,069	21,678	35,592	216,112	6,504	90,851	32,302	None	537,632	47
48	Union Marine.....	None	None	None	None	None	None	None	None	None	None	None	48
49	United British.....	None	None	None	None	None	None	None	None	None	None	None	49
50	Yangtze.....	None	9,658	None	None	3,216	21,455	None	11,409	None	None	45,738	50
51	Yorkshire.....	31,195	29,659	45,091	42,635	36,665	164,299	5,231	117,357	25,553	None	497,745	51
Totals.....		1,406,432	2,161,917	1,623,564	1,176,924	1,013,308	8,568,746	136,116	5,708,531	1,502,544	3,699,23	23,412,314	

(a) Including \$83 which cannot be separated according to provinces.

(b) Including \$80,450 which cannot be separated according to provinces.

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44	(Sun Insurance.....	8,486	26,709	4,553	33,013	43,441	202,815	10,960	82,836	15,492	None	428,233	44
45	Traders and General.....	None	43	None	None	None	83,052	None	43,010	None	None	126,733	45
46	Union Assurance.....	20,486	8,901	32,003	16,035	48,770	122,670	618	138,022	29,423	None	408,128	46
47	Union of Canton.....	28,615	14,354	27,029	14,278	36,258	228,794	3,571	50,321	77,788	None	421,179	47
48	Union Marine.....	None	None	None	None	None	None	None	None	None	None	None	48
49	United British.....	None	None	None	None	None	None	None	None	None	None	None	49
50	Yangtze.....	None	110	None	None	10,000	13,756	None	357	None	None	90,293	50
51	Yorkshire.....	33,988	4,568	44,908	14,611	42,311	128,434	2,919	126,292	24,082	None	421,583	51
	Total.....	806,501	764,478	701,450	872,621	787,666	4,662,321	54,179	3,646,369	838,318	10	13,248,577	

(a) Including \$54,664 which cannot be separated according to provinces.

(b) Including adjustment expenses.

TABLE XXI—Showing the Summary of Net Premiums written and Net Losses incurred, by Provinces, in Canada, by Foreign Companies transacting Fire Insurance

FOREIGN COMPANIES—NET PREMIUMS WRITTEN—1921

(Licensed reinsurance deducted)

No.	Companies.	Alberta	British Columbia	Manitoba	New Brunswick	Nova Scotia	Ontario	Prince Edward Island	Quebec	Saskatchewan	Yukon	Totals	No.
\$		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
1	Etina	28,080	59,171	56,974	33,747	38,186	169,920	5,102	81,634	21,501	510	493,925	1
2	Agricultural	2,340	19,291	2,798	1,294	1,057	22,092	67	12,372	2,248	23	63,552	2
3	Alliance Insurance	3,696	31,797	3,654	10,238	6,744	52,441	None	44,355	2,221	None	159,546	3
4	American Alliance	None	5,504	None	792	None	None	None	44,355	None	None	5,504	4
5	American Central	43,516	34,061	56,234	56,234	783	28,703	None	20,107	43,600	485	227,566	5
6	American Equitable	10,587	9,632	9,886	905	783	28,123	None	40,475	5,600	None	111,018	6
7	American Equitable	9,322	13,782	13,068	1,179	1,013	19,216	60	14,348	7,349	None	64,558	7
8	American Lloyd's	16,029	33,438	15,784	1,202	1,183	4,932	None	6,904	None	20	12,934	8
9	Boston	10,008	34,686	11,676	1,404	1,175	10,657	75	8,323	12,413	25	99,378	9
10	Caledonian American	None	20,632	14,365	3,301	6,645	13,058	102	5,710	7,622	None	64,990	10
11	Californian	None	21,071	None	None	None	None	None	None	None	771	107,739	11
12	Citizens of Missouri	7,915	7,354	6,588	9,461	9,642	30,946	118	32,079	9,649	None	36,385	12
13	Columbia	None	7,354	None	None	None	None	None	None	None	None	127,469	13
14	Commercial Union of N.Y.	None	330	34,083	7,642	13,774	44,477	107	28,867	22,635	None	188,809	14
15	Connecticut	27,692	46,400	35,648	25,616	38,240	160,452	837	138,460	23,267	None	496,665	15
16	Continental	1,295	4,504	3,212	2,275	3,481	17,887	110	8,578	3,945	None	49,357	16
17	Equitable Fire and Marine	27,619	70,778	33,085	34,648	44,193	150,467	5,649	75,072	19,469	None	466,750	17
18	Fidelity—Phenix	8,948	20,060	4,345	1,971	1,643	15,072	104	11,767	3,581	33	67,524	18
19	Fire Association of Phila	18,349	46,439	13,982	6,218	18,049	49,244	None	63,337	3,893	None	219,511	19
20	Fireman's Fund	5,765	9,573	36,115	None	6,115	20,737	None	17,016	7,925	None	97,131	20
21	Firemen's Insurance	12,980	12,584	8,939	10,584	6,260	39,362	3,041	38,183	8,794	None	140,777	21
22	General of Paris	6,688	3,083	5,904	None	None	61,162	None	11,660	565	None	22,042	22
23	Globe	24,335	11,227	30,880	5,613	1,249	61,562	75	32,215	36,456	25	203,637	23
24	Globe and Rutgers	29,971	41,083	33,905	43,214	40,805	361,134	4,901	245,972	28,975	None	830,060	24
25	Great American	67,453	43,863	35,976	20,702	27,115	147,637	2,628	118,537	41,966	521	506,388	25
26	Hardaway Peabody	12,813	None	8,191	None	7,926	7,926	None	1,675	12,175	None	42,780	26
27	Hartford Fire	101,855	128,867	147,302	58,638	74,524	573,259	None	291,413	163,788	None	1,539,646	27
28	Hartford Fire	152,157	137,218	87,564	202,551	368,492	326,376	14,700	320,366	111,831	None	1,711,735	28
29	Hartford Fire	152,157	137,218	87,564	202,551	368,492	326,376	14,700	320,366	111,831	None	1,711,735	29
30	Hartford Fire	152,157	137,218	87,564	202,551	368,492	326,376	14,700	320,366	111,831	None	1,711,735	30
31	Home Insurance Co. of N.Y.	28,663	84,930	54,433	46,077	32,298	285,739	105	246,674	28,247	-495	806,671	31
32	Insurance Co. of N.A.	19,294	32,442	7,190	9,677	None	52,645	None	22,455	18,226	None	147,252	32
33	Insurance Co. of State of Pa.	2,265	41,998	None	11,259	1,201	110,667	None	89,112	None	None	271,300	33
34	Manufacturing Underwriting Alliance	None	27,859	None	7,762	81,605	81,605	None	89,112	None	None	210,603	34
35	Manufacturing Underwriters	None	7,042	None	7,711	892	39,767	None	20,929	553	None	76,894	35
36	Manufacturing Woodworkers	None	22,545	None	None	None	None	None	None	None	None	22,545	36
37	Mechanics and Traders	None	29,953	None	None	None	56,850	None	7,120	7,110	None	102,087	37
38	Merchants Fire	1,174	6,587	6,536	-465	-28	22,141	None	1,129	1,129	None	37,567	38
39	Millers National	12,813	22,145	8,191	None	None	7,926	None	1,675	1,175	None	42,780	39
40	Minnesota Implement	12,116	22,145	8,191	None	None	68,502	None	30,114	3,211	None	157,432	40
41	National Ben Franklin	21,534	66,975	21,344	None	None	116,025	None	95,197	28,039	None	682,243	41
42	National Fire of Hartford	None	None	4,737	None	None	16,938	None	7,959	143	None	29,777	42

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43	National Union.....	56,183	22,503	34,108	14,400	27,308	58,205	100	25,714	25,136	None	263,657	43
44	La Nationale.....	12,951	44,078	25,384	4,527	3,371	153,707	1	336,366	7,408	None	587,783	44
45	Newark.....	6,472	16,707	9,110	18,247	2,978	27,352	76	23,371	6,277	None	110,590	45
46	New Hampshire.....	13,558	9,667	16,495	1,404	1,175	10,682	74	8,335	10,067	25	71,482	46
47	New Jersey.....	12,693	21,293	None	None	None	4,839	None	8,833	16,200	None	64,497	47
48	New York Reciprocal.....	None	3,223	4,434	None	None	20,749	None	40,657	None	None	69,063	48
49	Niagara.....	17,046	32,016	21,818	3,419	3,381	119,653	136	101,527	14,064	None	313,060	49
50	Northwestern Mutual.....	34,057	103,661	44,167	15,048	17,753	52,399	937	12,937	131,978	None	412,937	50
51	Northwestern National.....	35,051	52,164	26,660	None	None	93,512	None	66,791	10,148	None	281,326	51
52	Pacific.....	470	875	368	58	588	24,278	None	3,821	209	None	30,067	52
53	Phoenix of Paris.....	11,259	15,434	11,820	16,450	11,176	48,601	4,761	46,059	10,395	None	176,455	53
54	Phoenix of Hartford.....	42,131	42,991	40,617	24,830	33,034	133,699	2,230	69,727	35,337	None	424,633	54
55	Providence Washington.....	23,199	22,804	14,415	11,181	16,252	64,950	None	66,081	9,704	None	229,186	55
56	Queen of America.....	35,008	82,933	36,521	61,812	38,123	241,379	706	201,156	47,453	None	751,791	56
57	Retail Hardware.....	12,813	None	8,191	None	None	7,926	None	1,675	12,173	None	42,780	57
58	St. Paul Fire and Marine.....	32,640	27,798	31,250	2,155	1,640	133,207	105	62,132	69,856	36	380,808	58
59	Security.....	71	None	None	57	None	1,764	None	1,556	168	None	3,616	59
60	Springfield Fire and Marine.....	30,318	54,020	64,034	13,169	14,017	93,232	2,374	83,315	26,436	444	331,389	60
61	Sterling.....	6,285	1,204	6,075	None	None	18,555	None	9,014	7,761	None	43,894	61
62	Stuyvesant.....	4,092	14,929	10,663	1,100	160	49,617	None	7,999	16,418	None	104,978	62
63	Tokio.....	12	-42	None	10,137	11,350	25,401	56	41,153	None	None	88,067	63
64	L'Union of Paris.....	16,779	21,870	19,654	11,418	8,025	65,428	None	138,342	11,061	None	238,477	64
65	United States Fire.....	7,046	12,780	4,477	2,323	1,734	65,378	35	31,174	12,582	None	138,533	65
66	L'Urbaime.....	None	None	None	None	None	70,000	None	66,093	None	None	116,033	66
67	Vulcan.....	1,951	10,100	7,947	None	None	70,653	None	81,762	3,715	None	174,128	67
68	Westchester.....	60,083	21,492	20,445	10,114	1,623	73,784	97	34,885	27,904	8	250,495	68
	Totals.....	1,230,085	1,883,487	1,305,548	926,445	1,083,113	4,969,680	63,946	3,844,473	1,212,929	2,480	16,523,386	

(a) Including \$600 which cannot be separated according to provinces.

TABLE XXI—Showing the Summary of Net Premiums written and Net Losses incurred, by Provinces, in Canada, by Foreign Companies transacting Fire Insurance—*Concluded*

FOREIGN COMPANIES—NET LOSSES INCURRED—1921

(Licensed reinsurance deducted)

No.	Companies.	Alberta	British Columbia	Mani- toba	New Brun- swick	Nova Scotia	Ontario	Prince Edward Island	Quebec	Saskat- chewan	Yukon	Totals	No.
1	Ætna.....	18,539	19,656	32,115	39,086	36,536	63,344	1,729	43,155	7,423	1	261,584	1
2	Agricultural.....	1,375	2,901	3,431	1,253	1,905	5,691	None	7,611	1,749	1	25,279	2
3	Alliance Insurance.....	None	121	4,034	12,240	1,613	23,507	None	48,195	25	None	113,018	3
4	American Alliance.....	None	1,110	None	None	None	None	None	None	None	None	1,110	4
5	American Central.....	10,362	9,565	56,240	1,709	None	11,025	None	24,924	24,924	None	127,993	5
6	American Central.....	10,821	1,227	4,633	3,519	None	14,510	None	27,985	19,038	None	(a) 81,903	6
7	American Equitable.....	1,864	44	17,527	1,098	1,884	4,235	None	7,129	3,070	None	32,460	7
8	American Equitable.....	None	517	12,663	1,098	1,884	4,235	None	3,691	None	None	(a) 3,885	8
9	American Lloyd's.....	6,789	15,739	17,295	1,373	2,117	4,886	None	8,489	5,916	1	62,635	9
10	British-American.....	141	1,575	1,633	783	2,388	2,556	414	2,279	9,665	None	(a) 17,134	10
11	California.....	1,276	10,999	3,909	None	None	26,318	None	None	4,650	155	46,707	11
12	Citizens of Missouri.....	None	17,169	None	None	None	None	None	None	None	None	17,169	12
13	Columbia.....	21,756	3,805	4,310	20,171	1,449	11,571	63	14,311	14,710	None	92,646	13
14	Commercial Union of N. Y.....	None	2,492	None	966	None	None	None	None	None	None	2,492	14
15	Connecticut.....	9,472	5,637	7,453	9,941	8,621	24,598	None	17,101	11,967	None	85,818	15
16	Continental.....	3,339	73,831	18,437	9,941	27,024	112,916	4,458	85,574	18,156	None	353,676	16
17	Equitable Fire and Marine.....	3,233	73,831	3,791	1,096	3,221	7,148	None	8,972	2,686	None	30,215	17
18	Equitable Phoenix.....	13,460	83,626	25,481	5,216	23,228	83,491	5,558	56,508	4,304	None	300,272	18
19	Fire Association of Phila.....	2,291	7,920	5,414	1,922	2,964	6,842	None	11,906	2,737	1	42,000	19
20	Fireman's Fund.....	8,856	26,635	3,020	969	22,754	48,964	None	30,840	4,634	None	(a) 112,972	20
21	Fireman's Insurance.....	1,057	1,050	10,252	None	None	19,620	None	23,961	13,408	None	68,148	21
22	General of Paris.....	6,254	6,291	22,148	8,042	5,198	21,929	89	19,589	9,218	None	(a) 98,659	22
23	Girard.....	18	56	2,174	None	None	None	None	19,382	8	None	21,638	23
24	Glens Falls.....	20,233	2,851	48,513	1,951	2,268	46,522	None	17,710	33,710	1	(a) 174,349	24
25	Globe and Rutgers.....	86,446	106,273	11,458	12,092	38,010	206,702	5,791	141,472	11,523	None	623,037	25
26	Great American.....	45,454	16,766	45,870	13,564	18,867	75,912	274	84,042	39,636	1	310,414	26
27	Hardware Dealers.....	513	None	1,107	None	None	3,878	None	373	7,055	None	7,926	27
28	Hartford Fire.....	23,908	132,095	60,519	30,352	74,511	224,192	None	132,839	55,410	None	428,926	28
29	Home Insurance.....	96,652	111,671	38,297	292,298	290,189	179,755	6,726	229,972	17,714	None	(b) 1,253,274	29
30	Individual Underwriters.....	None	None	None	None	None	None	None	11,571	None	None	11,571	30
31	Insurance Co. of State of Pa.....	8,980	68,059	15,859	62,539	37,952	143,819	None	152,681	10,280	None	500,179	31
32	Insurance Co. of State of Pa.....	25,250	13,195	20,747	800	None	22,160	None	22,998	13,659	None	117,209	32
33	Lumbermen's Underwriting Alliance.....	1,082	3,561	None	696	None	175,045	None	53,160	None	None	233,814	33
34	Manufacturing Lumbermen.....	None	1,408	None	464	None	110,958	None	93,267	None	None	206,097	34
35	Manufacturing Woodworkers.....	None	220	None	21,522	None	50,150	None	42,685	None	None	114,578	35
36	Mechanics and Traders.....	None	19,601	None	None	None	None	None	None	None	None	19,601	36
37	Merchants Fire.....	None	2,903	None	None	None	12,103	None	3,496	8,773	None	29,598	37
38	Millers National.....	35	1,946	2,385	None	-62	10,600	None	107	11	None	21,516	38
39	Minnesota Implement.....	513	None	2,757	None	None	3,878	None	373	7,055	None	12,926	39
40	National Ben Franklin.....	1,073	8,364	1,107	None	None	33,535	None	19,417	823	None	69,282	40
41	National Fire of Hartford.....	668	116,608	9,070	None	None	47,533	1,882	60,382	30,019	None	688,214	41
42	National Liberty.....	None	None	113,344	135,015	152,763	17,863	None	8	None	None	17,871	42
43	National Union.....	53,965	6,214	22,069	10,747	14,880	47,969	None	6,051	38,100	None	199,995	43
44	La Nationale.....	2,829	12,916	1,514	9,718	-	108,693	None	201,403	12,807	None	(a) 349,514	44

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45	Newark.....	6,634	4,019	4,733	7,584	747	27,404	None	13,031	2,012	(a) 55,174	45
46	New Hampshire.....	4,583	8,000	26,259	1,373	None	4,888	None	8,459	5,192	60,899	46
47	New Jersey.....	547	9,449	None	None	None	48	None	1,749	12,047	(a) 23,846	47
48	New York Reciprocal.....	None	None	None	None	None	None	None	6,071	None	6,071	48
49	Niagara.....	4,034	8,95	20,040	5,897	266	53,207	None	82,511	7,631	187,381	49
50	Northwestern Mutual.....	4,124	56,231	50,994	2,108	2,250	19,037	None	807	28,621	(a) 137,172	50
51	Northwestern National.....	6,817	7,156	7,612	None	None	55,433	None	23,655	2,223	99,896	51
52	Pacific.....	None	None	None	None	None	6,644	None	None	None	6,644	52
53	Phoenix of Paris.....	4,455	13,488	17,560	None	10,088	27,509	3,264	18,885	13,909	(a) 114,331	53
54	Phoenix of Hartford.....	21,589	13,092	34,775	10,881	31,125	62,675	35	51,337	19,804	245,343	54
55	Providence of Washington.....	7,747	10,672	10,885	-6,971	15,054	37,130	None	37,882	2,816	114,615	55
56	Queen of America.....	34,771	20,736	9,574	49,664	13,598	146,916	983	129,924	21,467	(a) 427,633	56
57	Retail Hardware.....	513	None	1,107	None	None	3,878	None	373	7,055	12,926	57
58	St. Paul Fire and Marine.....	9,062	2,125	12,143	1,751	2,934	67,404	None	36,657	15,230	147,297	58
59	Security.....	None	None	None	None	None	None	None	19	None	19	59
60	Springfield Fire and Marine.....	26,443	23,463	69,939	7,091	5,677	41,065	80	82,828	32,533	289,090	60
61	Sterling.....	4,304	2,680	881	2,056	929	8,872	None	1,081	7,566	14,129	61
62	Stuyvesant.....	170	None	881	5,225	None	3,140	None	11,503	16,571	43,882	62
63	Tokio.....	5,000	4,829	10,407	12,823	10,649	54,313	None	7,749	5,970	18,851	63
64	L'Union of Paris.....	138	8,443	1,869	3,628	1,784	25,920	None	110,995	7,420	214,986	64
65	United States Fire.....	None	None	None	None	None	4,937	None	18,588	None	99,728	65
66	L'Urbaine.....	2,215	8,871	7,100	None	None	36,708	None	24,842	2,974	23,525	66
67	Vulcan.....	44,519	6,871	14,172	5,392	2,792	32,364	None	29,678	35,316	73,752	67
68	Westchester.....	None	None	None	None	None	None	None	None	None	171,104	68
	Totals.....	672,813	1,135,628	913,193	811,614	873,267	2,742,162	31,346	2,476,578	680,110	10,336,872	103

(a) Including adjustment expenses.

RECAPITULATION

NET PREMIUMS WRITTEN—1921

<i>Companies</i>											
Canadian	965,064	836,706	914,662	418,560	477,910	3,808,343	39,920	2,245,642	1,196,038	246	10,903,691
British.....	1,406,432	2,161,917	1,623,564	1,176,924	1,043,398	8,568,746	136,116	5,708,531	1,502,544	3,669	(c) 23,412,314
Foreign.....	1,230,685	1,883,487	1,305,518	926,445	1,083,113	4,969,650	63,946	3,844,473	1,212,929	2,480	(d) 16,523,386
Totals.....	3,602,181	4,882,110	3,843,774	2,521,929	2,604,331	17,346,769	239,982	11,798,646	3,911,511	6,425	50,839,391

NET LOSSES INCURRED—1921

	<i>Companies</i>											
Canadian.....	529,527	275,268	598,170	291,892	398,744	2,397,674	19,615	1,561,192	688,810	None	6,670,892	
British.....	800,501	764,478	761,450	872,621	787,666	4,682,321	54,179	3,648,369	838,318	10	(e) 13,248,577	
Foreign.....	672,813	1,135,626	913,193	811,614	873,267	2,742,162	31,346	2,476,578	680,110	163	10,336,872	
	Totals.....	2,008,841	2,175,372	2,182,813	1,976,127	9,802,157	105,140	7,686,139	2,207,238	173	30,256,341	

(c) Including \$81,533 which cannot be separated according to provinces.

(d) Including \$600 which cannot be separated according to provinces.

(e) Including \$54,064 which cannot be separated according to provinces.

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TABLE XXII—Premiums Earned and Losses Incurred, 1921

CANADIAN COMPANIES—IN CANADA

(Licensed reinsurance only deducted)

No.	Companies	Premiums Earned	Losses Incurred	Rate of Losses incurred per cent of Premiums Earned	Rate of Losses per cent of Premiums Earned for 1920 All reinsurance deducted	No.
		\$	\$	%	%	
1	Acadia Fire.....	327,196	223,073	68.18	45.38	1
2	Antigonish Farmers.....	2,093	43	2.05	63.61	2
3	Beaver Fire.....	37,720	9,284	24.61	22.22	3
4	British America.....	974,074	572,179	58.74	42.66	4
5	British Colonial.....	342,489	280,651	81.94	58.29	5
6	British Northwestern.....	184,227	76,518	41.53	47.00	6
7	Canada Accident and Fire.....	203,734	94,957	46.61	63.14	7
8	Canada National.....	309,392	155,707	50.33	36.10	8
9	Canada Security.....	142,239	109,429	76.93	73.06	9
10	Canadian Fire.....	531,878	208,745	39.25	35.97	10
11	Canadian Indemnity.....	116,641	59,433	50.95	42.02	11
12	Canadian Lumbermen's.....	28,934	19,783	68.37		12
13	Canadian Surety.....	None.	None.			13
14	Cumberland Farmers.....	2,085	2,269	81.78	70.70	14
15	Dominion Fire.....	599,703	490,413	70.76	51.85	15
16	Dominion of Canada Guarantee and Accident	74,433	23,564	31.66	46.54	16
17	Fire Insurance Co. of Canada.....	378,507	202,129	53.40	60.87	17
18	General Accident of Canada.....	79,780	42,465	53.25	56.47	18
19	Globe Indemnity.....	317,952	124,339	39.11	41.65	19
20	Grain Insurance.....	240,423	117,291	48.79	55.27	20
21	Guardian Insurance Co. of Canada.....	165,948	143,319	86.36	40.10	21
22	Halifax Fire.....	27,982	13,352	47.72	55.76	22
23	Hudson Bay.....	84,119	174,127	61.29	46.36	23
24	Imperial Guarantee and Accident.....	None.	None.			24
25	Imperial Underwriters.....	202,189	133,734	43.81	55.31	25
26	Kings Mutual.....	14,517	12,261	66.14	26.09	26
27	Liverpool-Manitoba.....	448,467	230,519	52.40	37.17	27
28	London & Lancashire Guarantee & Accident	None.	None.			28
29	London Mutual.....	890,901	694,096	78.08	49.90	29
30	Mercantile.....	298,553	121,341	40.64	41.55	30
31	Merchants Casualty.....	None.	None.			31
32	Mount Royal.....	1,020,576	701,922	68.78	48.63	32
33	Mutual Fire.....	20,683	8,920	43.14	48.98	33
34	North American Accident.....	None.	None.			34
35	North Empire.....	333,765	248,607	73.63	70.90	35
36	North West.....	205,000	94,912	46.29	43.11	36
37	Occidental.....	359,323	258,545	71.95	45.54	37
38	Pacific Coast.....	133,668	66,620	49.84	39.09	38
39	Pacific Marine.....	17,243	30,250	175.43	20.75	39
40	Pictou County Farmers.....	3,895	387	9.94	79.68	40
41	Quebec.....	354,062	121,836	34.41	53.88	41
42	Reliance.....	4,191	1,258	30.02		42
43	Scottish Canadian.....	75,029	74,799	99.68		43
44	Western.....	1,163,560	727,795	62.55	49.01	44
	Totals.....	10,336,508	6,670,892	64.58	47.33	

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TABLE XXIII—Premiums Earned and Losses Incurred, 1921—*Continued*

BRITISH COMPANIES—IN CANADA

(Licensed reinsurance deducted)

No.	Companies	Premiums Earned	Losses Incurred	Rate of Losses incurred per cent of Premiums Earned	The same for 1920	No.
		\$	\$	%	%	
1	Alliance.....	391,714	195,366	49.87	54.26	1
2	Atlas.....	720,447	377,608	52.41	41.18	2
3	Autocar.....	3,000	1,375	45.83		3
4	British Crown.....	503,058	363,174	72.19	70.92	4
5	British General.....	99,096	48,997	49.44	58.28	5
6	British Oak.....	3,653	9			6
7	British Traders.....	249,124	158,145	63.48	56.19	7
8	Caledonian.....	484,359	251,299	52.50	44.20	8
9	Car and General.....	166,314	44,922	27.01	41.37	9
10	Caxton.....	15,378	30,519	198.46		10
11	Century.....	276,074	141,355	51.20	57.19	11
12	China.....	8,042	2,721	33.83	30.33	12
13	Commercial Union.....	1,097,757	631,058	57.49	50.81	13
14	Eagle, Star and British Dominions.....	398,730	250,896	62.92	50.24	14
15	Employers Liability.....	762,465	369,382	48.45	53.66	15
16	Essex and Suffolk.....	58,931	29,169	49.49	28.58	16
17	General Accident, Fire.....	469,604	261,397	55.66	57.00	17
18	Guardian Assurance.....	1,635,878	877,656	53.65	44.65	18
19	Law, Union and Rock.....	324,753	148,351	45.68	43.01	19
20	Liverpool and London and Globe.....	1,559,553	771,312	49.44	48.57	20
21	London Guarantee.....	721,382	624,074	86.51	69.34	21
22	London and Lancashire.....	1,077,371	459,239	42.63	52.20	22
23	London Assurance.....	572,353	293,324	51.25	46.87	23
24	Marine.....	None.	None.			24
25	Merchants' Marine.....	71,152	29,069	40.85		25
26	Motor Union.....	45,656	18,945	41.50		26
27	National Benefit.....	80,487	86,562	107.55	129.50	27
28	National Prov. Plate Glass.....	46,786	19,190	41.02	7.75	28
29	North British and Mercantile.....	1,143,379	625,497	54.71	51.08	29
30	Northern Assurance.....	1,121,299	636,137	56.73	54.37	30
31	Norwich Union Fire.....	1,122,868	557,759	49.67	44.47	31
32	Ocean Accident and Guarantee.....	318,065	216,616	68.10	52.55	32
33	Palatine.....	436,687	205,363	47.03	58.35	33
34	Patriotic.....	1,273	94	7.38		34
35	Phoenix of London.....	1,148,757	652,093	56.77	30.62	35
36	Provincial.....	159,301	90,060	56.53	55.07	36
37	Queensland.....	267,881	154,774	57.78	53.74	37
38	Railway Passengers.....	None.	None.			38
39	Royal Exchange.....	724,600	268,729	37.09	49.55	39
40	Royal Insurance.....	1,972,097	1,175,870	59.63	47.39	40
41	Royal Scottish.....	176,776	106,805	60.42	87.01	41
42	Scottish Metropolitan.....	119,574	51,625	43.17	49.40	42
43	Scottish Union.....	433,960	186,930	43.08	44.17	43
44	Sun Insurance.....	837,773	428,233	51.12	44.99	44
45	Traders and General.....	137,295	126,735	92.31	44.18	45
46	Union Assurance.....	714,120	408,128	57.15	43.01	46
47	Union of Canton.....	533,162	421,179	79.00	57.10	47
48	Union Marine.....	None.	None.			48
49	United British.....	10	None.			49
50	Yangtze.....	32,191	26,223	81.46	4.38	50
51	Yorkshire.....	521,067	421,583	80.91	71.00	51
Totals.....		23,766,547	13,248,577	55.32	49.87	

TABLE XXIV—Premiums Earned and Losses Incurred, 1921—*Concluded*

FOREIGN COMPANIES—IN CANADA

(Licensed reinsurance deducted)

No.	Companies	Premiums Earned	Losses Incurred	Rate of Losses incurred per cent of Premiums Earned	The same for 1920	No.
		\$	\$	%	%	
1	Ætna.....	519,143	261,584	50.39	51.01	1
2	Agricultural.....	39,664	25,279	63.73	17.42	2
3	Alliance Insurance.....	175,543	113,018	64.38	69.57	3
4	American Alliance.....	6,367	1,110	17.43	31.66	4
5	American Canadian.....	228,404	127,963	56.02	64.83	5
6	American Equitable.....	92,149	81,903	88.88	81.66	6
7	American Insurance.....	64,550	32,460	50.29	33.68	7
8	American Lloyds.....	15,438	3,885	25.17	35.45	8
9	Boston.....	102,499	62,635	61.10	71.64	9
10	Caledonian-American.....	35,771	17,134	47.90	11.30	10
11	California.....	102,450	46,707	45.59	21.65	11
12	Citizens of Missouri.....	36,769	17,169	46.69	38.22	12
13	Columbia.....	90,542	92,646	102.32	26.68	13
14	Commercial Union of N.Y.....	7,855	2,492	31.73	21.58	14
15	Connecticut.....	206,191	85,818	41.62	40.89	15
16	Continental.....	508,719	353,676	69.52	57.00	16
17	Equitable Fire and Marine.....	56,546	30,245	53.49	39.94	17
18	Fidelity-Phenix.....	488,015	300,272	61.53	63.73	18
19	Fire Association of Philadelphia.....	73,229	42,000	57.35	41.06	19
20	Fireman's Fund.....	242,623	142,972	58.93	76.74	20
21	Firemen's Insurance.....	114,321	68,448	59.87	74.23	21
22	General of Paris.....	149,181	98,659	66.13	51.33	22
23	Girard.....	25,317	21,638	85.47	99.63	23
24	Glens Falls.....	216,050	174,349	80.70	55.59	24
25	Globe and Rutgers.....	952,848	623,037	65.39	50.87	25
26	Great American.....	525,949	340,414	64.72	76.50	26
27	Hardware Healers.....	21,023	12,926	61.49	6.57	27
28	Hartford Fire.....	1,385,112	735,826	53.34	54.11	28
29	Home Insurance.....	1,749,685	1,253,274	71.63	63.89	29
30	Individual Underwriters.....	31,823	11,571	36.36	.....	30
31	Insurance Co. of North America.....	859,415	500,179	58.20	54.98	31
32	Insurance Co. of State of Pennsylvania.....	168,425	117,209	69.59	47.52	32
33	Lumbermen's Underwriting Alliance.....	257,632	233,844	90.77	94.86	33
34	Manufacturing Lumbermen's.....	202,778	206,097	101.64	34.40	34
35	Manufacturing Woodworkers.....	87,591	114,578	130.81	70.49	35
36	Mechanics and Traders.....	24,749	19,601	79.20	19.52	36
37	Merchants Fire.....	101,263	29,598	29.23	69.45	37
38	Millers National.....	38,639	24,516	63.45	61.12	38
39	Minnesota Implement.....	21,023	12,926	61.49	6.57	39
40	National-Ben Franklin.....	159,646	69,282	43.40	36.65	40
41	National Fire of Hartford.....	728,709	658,214	90.33	63.03	41
42	National Liberty.....	15,877	17,871	112.56	.....	42
43	National Union.....	269,676	199,995	74.16	57.17	43
44	La Nationale.....	587,091	349,514	59.53	52.92	44
45	Newark.....	106,647	66,174	62.05	55.48	45
46	New Hampshire.....	77,522	60,899	78.56	63.59	46
47	New Jersey.....	80,298	23,840	29.69	27.21	47
48	New York Reciprocal Underwriters.....	30,741	None	.....	.....	48
49	Niagara.....	330,619	187,381	56.68	48.71	49
50	Northwestern Mutual.....	278,497	137,172	49.25	62.12	50
51	Northwestern National.....	285,148	99,596	35.03	38.31	51
52	Pacific.....	12,593	6,644	52.76	.....	52
53	Phenix of Paris.....	180,112	114,381	63.51	49.21	53
54	Phoenix of Hartford.....	434,773	245,343	56.43	36.96	54
55	Providence Washington.....	240,574	114,615	47.64	73.50	55
56	Queen of America.....	765,560	427,633	55.86	44.06	56
57	Retail Hardware.....	21,023	12,926	61.49	6.57	57
58	St. Paul Fire and Marine.....	398,845	147,297	36.93	39.28	58
59	Security.....	585	19	3.25	.....	59
60	Springfield Fire and Marine.....	416,560	289,090	69.40	63.28	60
61	Sterling.....	28,524	14,129	49.53	.....	61
62	Stuyvesant.....	119,365	43,882	36.76	49.92	62
63	Tokio.....	61,959	18,851	30.42	259.58	63
64	L'Union of Paris.....	298,694	214,986	71.98	59.29	64
65	United States Fire.....	144,071	99,728	69.22	58.46	65
66	L'Urbaine.....	30,064	23,525	78.25	.....	66
67	Vulcan.....	101,437	73,752	72.70	51.24	67
68	Westchester.....	265,150	171,104	64.53	43.87	68
Totals.....		16,495,651	10,336,872	62.66	55.83	

RECAPITULATION.

Canadian Companies.....	10,336,508	6,670,892	64.58	47.33
British Companies.....	23,766,517	13,248,577	55.82	49.87
Foreign Companies.....	16,495,651	10,336,872	62.66	55.83
Totals.....	50,598,706	30,256,341	59.80	51.50

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TABLE XXV—Showing Risks written and Premiums charged thereon and rate of Premiums charged per cent of Risks taken for One Year or less, and all other business in Canada for the year 1921

CANADIAN COMPANIES—IN CANADA

No.		One year or less		Rate of premiums charged per cent of risks taken	All others		Rate of premiums charged per cent of risks taken	No.
		Amount Written	Premiums Charged		Amount Written	Premiums Charged		
		\$	\$ cts.	%	\$	\$ cts.	%	
1	Acadia Fire.....	25,847,174	355,881 80	1.38	9,454,140	140,418 25	1.49	1
2	Antigonish Farmers.....	None	None	.....	111,750	1,321 50	1.18	2
3	Beaver Fire.....	6,344,572	77,211 20	1.22	3,287,541	49,832 29	1.52	3
4	British America.....	82,931,752	907,001 36	1.09	35,014,529	417,276 32	1.19	4
5	British Colonial.....	22,212,726	355,494 18	1.60	6,727,740	90,075 62	1.34	5
6	British Northwestern.....	25,647,294	265,737 65	1.04	4,688,495	63,589 88	1.36	6
7	Canada Accident and Fire.....	21,250,654	235,079 66	1.11	5,569,573	50,638 57	1.42	7
8	Canada National.....	18,202,081	255,098 08	1.40	10,778,621	142,562 03	1.32	8
9	Canada Security.....	13,851,756	198,548 75	1.43	3,961,293	57,595 33	1.45	9
10	Canadian Fire.....	35,636,930	510,405 78	1.43	16,377,097	230,620 67	1.41	10
11	Canadian Indemnity.....	9,810,311	153,559 87	1.57	2,631,337	41,056 65	1.56	11
12	Canadian Lumbermen's.....	1,607,054	39,235 46	2.44	None	None	.....	12
13	Canadian Surety.....	None	None	.....	None	None	.....	13
14	Cumberland Farmers.....	None	None	.....	195,550	3,926 50	2.01	14
15	Dominion Fire.....	28,524,580	438,700 55	1.54	31,682,135	321,730 95	1.02	15
16	Dominion of Canada Guarantee and Accident.....	2,596,651	825,846 27	1.00	10,537,147	107,428 53	1.02	16
17	Fire Insurance Co. of Canada.....	37,743,473	372,743 20	.99	6,840,937	86,168 22	1.26	17
18	General Accident of Canada.....	7,716,911	82,887 30	.....	2,536,093	27,993 80	.....	18
19	Globe Indemnity.....	29,727,151	308,906 42	1.04	8,259,986	80,951 55	.98	19
20	Grain Insurance.....	23,739,823	230,980 62	.97	79,300	1,161 63	1.46	20
21	Guardian Insurance Co. of Canada.....	17,905,790	205,434 05	1.15	2,083,316	27,938 87	1.34	21
22	Halifax Fire.....	1,673,467	32,870 00	1.96	1,233,055	17,782 81	1.44	22
23	Hudson Bay.....	21,159,551	273,831 22	1.29	6,309,505	84,209 79	1.33	23
24	Imperial Guarantee and Accident.....	None	None	.....	None	None	.....	24
25	Imperial Underwriters.....	32,610,203	312,642 03	.96	6,320,355	76,274 14	1.21	25
26	Kings Mutual.....	None	None	.37	1,772,114	22,909 26	1.29	26
27	Liverpool-Manitoba.....	32,971,615	392,371 03	1.19	11,254,978	140,645 63	1.25	27
28	London and Lanc. G'tee and Acc't.....	None	None	.....	None	None	.....	28
29	London Mutual.....	68,982,067	711,337 60	1.03	40,841,157	410,120 58	1.00	29
30	Mercantile.....	26,519,035	248,270 66	.94	7,568,335	87,596 22	1.16	30
31	Merchants Casualty.....	None	None	.....	None	None	.....	31
32	Mount Royal.....	67,030,941	863,782 63	1.29	31,600,831	377,292 77	1.19	32
33	Mutual Fire.....	731,410	16,489 91	2.25	282,760	4,108 96	1.45	33
34	North American Accident.....	None	None	.....	None	None	.....	34
35	North Empire.....	26,545,744	356,056 72	1.34	4,512,863	70,086 10	1.55	35
36	North West.....	17,710,120	203,636 06	1.15	5,945,967	80,692 95	1.36	36
37	Occidental.....	26,851,366	379,038 51	1.41	7,915,888	120,453 25	1.52	37
38	Pacific Coast.....	13,535,615	247,428 08	1.83	5,302,086	86,829 42	1.64	38
39	Pacific Marine.....	1,917,248	36,556 39	1.92	646,170	9,884 28	1.53	39
40	Pictou County Farmers.....	None	None	.....	519,375	4,584 45	.88	40
41	Quebec.....	31,229,252	318,319 47	1.02	9,338,472	107,148 70	1.15	41
42	Reliance.....	1,420,648	18,921 05	1.33	742,245	9,344 53	1.26	42
43	Scottish Canadian.....	7,445,393	130,130 33	1.75	2,771,777	32,866 23	1.19	43
44	Western.....	112,360,429	1,232,418 42	1.10	42,345,508	472,968 28	1.12	44
	Totals.....	901,990,787	10,793,466 61	1.20	346,040,021	4,157,883 51	1.20	

TABLE XXVI—Showing Risks written and Premiums charged thereon and rate of Premiums charged per cent of Risks taken for One Year or less, and all other business in Canada for the Year, 1921

BRITISH COMPANIES—IN CANADA

No.	Companies	One year or less		Rate of Premiums charged per cent of risks taken	All other		Rate of Premiums charged per cent of risks taken	No.
		Amount Written	Premiums Charged		Amount Written	Premiums Charged		
		\$	\$	%	\$	\$	%	
1	Alliance.....	27,816,897	304,311 80	1.09	11,292,930	116,983 08	1.04	1
2	Atlas.....	59,748,150	708,168 14	1.19	21,285,783	235,511 72	1.11	2
3	Autocar.....	2,205,408	23,405 30	1.06	154,622	2,008 06	1.30	3
4	British Crown.....	48,188,788	531,989 85	1.21	10,594,913	132,248 57	1.25	4
5	British General.....	18,501,433	150,038 82	.81	2,883,193	31,862 37	1.11	5
6	British Oak.....	2,048,064	22,674 22	1.10	143,741	1,472 70	1.02	6
7	British Traders.....	22,537,980	273,811 31	1.21	3,272,017	48,167 08	1.47	7
8	Caledonian.....	38,594,029	440,749 15	1.14	20,358,927	218,866 61	1.08	8
9	Car and General.....	52,244,033	224,347 65	.43	2,258,530	28,041 34	1.24	9
10	Carton.....	4,900,372	56,457 51	1.15	587,525	5,644 72	.99	10
11	Century.....	34,322,603	365,228 68	1.06	6,235,737	61,992 51	.99	11
12	China.....	725,312	11,083 85	1.53	174,500	2,437 93	1.43	12
13	Commercial Union.....	104,065,827	952,554 91	.92	27,399,495	319,551 76	1.17	13
14	Eagle, Star and Br. Doms.....	56,070,384	495,268 55	.85	7,975,566	96,369 03	1.21	14
15	Employers' Liability.....	69,036,411	713,308 00	1.03	20,000,202	211,022 13	1.06	15
16	Essex and Suffolk.....	16,386,851	173,278 00	1.06	3,545,623	40,992 68	1.16	16
17	General Accident, Fire.....	39,533,974	404,442 97	1.02	7,953,738	87,797 38	1.10	17
18	Guardian Assurance.....	130,703,543	1,545,171 32	1.18	30,086,552	346,089 25	1.15	18
19	Law, Union and Rock.....	28,161,538	281,381 99	1.00	9,952,523	123,724 61	1.24	19
20	Liverpool and London and Globe.....	111,641,084	1,270,137 03	1.14	43,079,598	497,432 10	1.15	20
21	London and Guarantee.....	62,759,225	791,959 86	1.26	8,464,995	107,865 69	1.27	21
22	London and Lancashire.....	99,941,436	957,908 98	.96	27,964,608	324,844 43	1.16	22
23	London Assurance.....	45,201,259	488,020 03	1.08	15,039,385	168,939 72	1.12	23
24	Marine.....	None	None	.....	None	None	.....	24
25	Merchants Marine.....	15,952,931	149,570 47	.94	2,807,430	34,428 36	1.23	25
26	Motor Union.....	10,947,960	99,500 89	.91	2,143,272	22,688 67	1.41	26
27	National Benefit.....	10,177,991	122,131 63	1.20	2,473,109	30,149 98	1.22	27
28	National Prov. Plate Glass.....	11,495,101	75,121 65	.65	1,284,131	14,262 65	1.11	28
29	North Br. Mercantile.....	93,032,294	1,018,484 85	1.09	33,004,795	374,980 75	1.14	29
30	Northern Assurance.....	83,233,053	1,000,835 30	1.20	25,039,543	280,467 62	1.12	30
31	Norwich Union Fire.....	76,018,946	995,265 29	1.31	30,124,865	346,093 69	1.15	31
32	Ocean, Accident and G'tee.....	23,236,408	294,339 63	1.12	7,240,647	89,421 82	1.23	32
33	Palatine.....	36,184,426	397,221 19	1.10	8,740,905	116,876 67	1.34	33
34	Patriotic.....	2,603,212	12,228 22	.47	189,200	1,842 74	.97	34
35	Phoenix of London.....	103,092,303	1,328,891 71	1.29	34,855,133	386,866 27	1.11	35
36	Provincial.....	16,347,343	173,312 54	1.06	4,012,109	40,821 83	1.02	36
37	Queensland.....	27,182,930	285,701 34	1.05	3,234,683	40,631 34	1.23	37
38	Railway Passengers.....	None	None	.....	None	None	.....	38
39	Royal Exchange.....	63,448,388	610,936 98	.97	19,907,703	229,268 59	1.15	39
40	Royal Insurance.....	152,311,440	1,653,608 36	1.09	67,604,202	727,994 95	1.08	40
41	Royal Scottish.....	20,014,928	214,962 42	1.07	3,334,976	44,626 97	1.34	41
42	Scottish Metropolitan.....	12,131,786	141,994 08	1.17	4,200,842	45,763 05	1.09	42
43	Scottish Union.....	35,032,650	340,622 77	.97	13,577,305	148,222 19	1.09	43
44	Sun Insurance.....	67,354,729	760,031 56	1.13	24,372,651	306,072 00	1.26	44
45	Traders and General.....	18,173,316	225,285 32	1.24	3,486,528	37,559 28	1.08	45
46	Union Assurance.....	65,032,639	703,891 05	1.03	18,883,843	214,287 89	1.13	46
47	Union of Canton.....	54,979,848	606,034 66	1.10	6,873,344	89,124 55	1.30	47
48	Union Marine.....	None	None	.....	None	None	.....	48
49	United British.....	350	6 97	1.99	6,000	36 00	.60	49
50	Yanetaze.....	9,557,836	55,566 99	.58	316,900	3,545 25	1.20	50
51	Yorkshire.....	34,051,735	444,010 85	1.30	15,722,350	190,467 70	1.21	51
	Total.....	2,120,000,123	22,951,849 63	1.08	614,181,270	7,026,519 08	1.14	

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TABLE XXVII—Showing Risks written and Premiums charged thereon and rate of Premiums charged per cent of Risks taken for One Year or less, and all other business in Canada for the Year 1921

FOREIGN COMPANIES—IN CANADA

No.		One year or less		Rate of premiums charged per cent of risks taken	All other		Rate of premium charged per cent of risks taken	No.
		Amount Written	Premiums Charged		Amount Written	Premiums Charged		
		\$	\$ cts.	%	\$	\$ cts.	%	
1	Ætna.....	57,069,741	544,897 44	-95	9,231,486	103,440 64	1-12	1
2	Agricultural.....	6,665,038	80,471 20	1-21	643,848	10,273 84	1-60	2
3	Alliance Insurance.....	28,938,396	231,887 99	-80	2,404,569	30,051 02	1-25	3
4	American Alliance.....	1,414,505	21,198 16	1-50	288,242	4,618 71	1-60	4
5	American Central.....	32,718,402	270,751 43	-83	4,621,117	43,202 62	-93	5
6	American Equitable.....	11,338,123	130,492 70	1-15	1,058,026	13,177 13	1-25	6
7	American Insurance.....	7,390,017	83,071 95	1-12	1,069,657	15,474 74	1-45	7
8	American Lloyds.....	4,196,138	17,134 81	-41	4,000	40 00	1-00	8
9	Boston.....	11,529,655	139,850 98	1-21	1,864,286	23,229 64	1-25	9
10	Caledonian American.....	7,181,019	80,259 89	1-12	3,984,840	47,103 56	1-18	10
11	California.....	11,342,520	110,973 30	-98	1,757,637	23,765 12	1-35	11
12	Citizens of Missouri.....	2,713,995	42,485 60	1-57	333,050	4,718 64	1-42	12
13	Columbia.....	16,509,032	198,527 75	.....	1,952,098	24,842 95	1-27	13
14	Commercial Union of N. Y.	765,886	12,253 68	1-60	327,060	4,806 42	1-47	14
15	Connecticut.....	22,195,572	240,167 09	1-08	4,374,229	56,225 53	1-29	15
16	Continental.....	57,213,339	541,550 81	-95	12,104,299	138,264 96	1-14	16
17	Equitable Fire.....	18,466,613	189,717 93	1-03	4,915,251	54,789 78	1-11	17
18	Fidelity-Phenix.....	52,264,689	499,457 52	-96	9,099,128	113,029 62	1-24	18
19	Fire Association of Phila.	6,817,288	82,899 67	1-22	656,331	8,949 21	1-36	19
20	Fireman's Fund.....	22,767,344	228,535 68	1-00	3,190,702	42,775 69	1-34	20
21	Firemen's Insurance.....	6,573,548	80,882 56	.....	2,747,320	39,254 25	.....	21
22	General of Paris.....	18,684,709	171,684 46	-92	3,181,953	37,839 46	1-19	22
23	Girard.....	2,980,286	26,816 16	-90	473,280	6,665 99	1-41	23
24	Glens Falls.....	25,282,061	278,144 68	.....	4,354,379	55,093 52	.....	24
25	Globe and Rutgers.....	111,986,488	1,068,705 30	-95	7,814,046	97,647 60	1-25	25
26	Great American.....	68,036,638	628,656 06	-92	12,166,638	121,775 69	.....	26
27	Hardware Dealers.....	1,867,300	51,311 40	2-75	59,116	923 26	1-56	27
28	Hartford Fire.....	146,368,171	1,478,321 95	1-01	65,571,423	666,182 84	1-02	28
29	Home Insurance.....	144,962,024	1,774,895 93	1-22	30,798,126	424,545 63	1-38	29
30	Individual Underwriters.....	16,085,290	65,994 17	-49	None	None	.....	30
31	Insurance Co. of N. A.....	119,778,709	1,067,463 09	.....	15,373,167	166,044 34	1-08	31
32	Ins. Co. of State of Penn.	18,581,126	168,990 89	-91	1,886,963	23,871 79	1-27	32
33	Lumbermen's Underwriting.....	19,846,690	349,300 45	1-76	None	None	.....	33
34	Manufacturing Lumbermen.....	14,595,662	271,263 16	1-86	None	None	.....	34
35	Manufacturing Woodworkers.....	6,713,567	125,377 56	1-87	None	None	.....	35
36	Mechanics and Traders.....	1,126,777	32,327 47	2-87	118,150	2,047 25	1-73	36
37	Merchants Trust.....	11,015,302	118,390 37	1-07	676,285	8,740 58	1-29	37
38	Millers National.....	3,522,415	47,507 12	1-30	455,645	5,908 95	.....	38
39	Minnesota Implement.....	1,867,300	51,311 40	2-75	59,116	923 26	1-56	39
40	National-Ben Franklin.....	10,593,488	137,174 83	1-29	5,153,843	55,449 32	1-08	40
41	National Fire of Hartford.....	58,702,945	750,606 88	1-28	10,522,794	140,520 65	1-34	41
42	National Liberty.....	2,344,395	28,869 46	1-23	520,150	4,948 30	-95	42
43	National Union.....	24,202,958	299,648 52	1-24	4,313,281	52,903 08	1-23	43
44	La Nationale.....	42,763,138	504,198 13	1-18	13,723,643	171,244 81	1-25	44
45	Newark.....	14,009,526	167,146 28	1-19	2,741,993	39,886 41	1-45	45
46	New Hampshire.....	8,663,568	95,127 76	1-10	1,754,367	22,102 48	1-26	46
47	New Jersey.....	7,561,638	83,918 12	1-11	429,093	6,957 84	1-62	47
48	New York Reciprocal.....	24,673,462	90,444 57	.....	None	None	.....	48
49	Niagara.....	48,771,005	492,776 17	1-01	5,325,825	64,275 69	1-21	49
50	Northwestern Mutual.....	20,244,385	448,527 16	2-22	582,225	9,518 29	1-63	50
51	Northwestern National.....	17,832,000	220,343 32	1-24	7,890,395	97,957 36	1-24	51
52	Pacific.....	3,515,208	32,092 29	-91	231,850	1,684 95	-73	52
53	Phenix of Paris.....	21,839,929	216,994 49	-99	4,789,537	54,564 71	1-14	53
54	Phoenix of Hartford.....	49,934,486	557,286 78	1-12	15,943,041	183,273 32	1-15	54
55	Providence Washington.....	30,886,927	281,559 34	-91	2,632,431	31,906 84	1-21	55
56	Queen of America.....	59,904,016	686,373 06	1-15	21,882,785	255,641 74	1-17	56
57	Retail Hardware.....	1,867,300	51,311 40	2-75	59,116	923 26	1-56	57
58	St. Paul Fire and Marine.....	47,113,218	468,838 80	1-00	5,890,123	70,091 18	1-23	58
59	Security.....	694,436	3,916 86	-56	53,217	546 60	1-03	59
60	Springfield Fire.....	67,988,905	565,379 19	-83	9,196,689	97,364 35	1-06	60
61	Sterling.....	6,271,049	51,721 35	-82	376,050	5,232 28	1-39	61
62	Stuyvesant.....	10,591,138	129,385 65	1-22	588,560	7,166 78	1-22	62
63	Tokio.....	11,201,513	107,442 74	-96	318,085	3,852 83	1-21	63
64	L'Union of Paris.....	23,249,959	278,057 79	1-20	8,325,482	95,827 23	1-15	64
65	United States Fire.....	25,339,954	197,216 13	-78	710,832	10,556 96	1-49	65
66	L'Urbaire.....	9,520,915	129,628 70	1-36	3,820,985	49,645 85	1-30	66
67	Vulcan.....	15,008,412	173,469 53	1-16	1,534,055	18,462 93	1-20	67
68	Westchester.....	30,094,035	356,005 30	1-13	3,781,199	48,765 75	1-29	68
Totals.....		1,814,755,283	19,197,354 37	1-06	342,507,109	4,021,876 02	1-17	
Grand Totals.....		4,836,746,193	52,942,670 67	1-09	1,302,728,400	15,206,278 61	1-17	
Canadian.....		901,990,787	10,793,466 61	1-20	346,040 021	4,157,833 51	1-20	
British.....		2,120,000,123	22,951,849 69	1-08	614,181,270	7,026,519 08	1-14	

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TABLE XXVIII—FIRE INSURANCE IN CANADA, 1921

(Including Business of Provincial Licensees)

Business transacted by	Net insurance written	Net in force Dec.31 1921	Net premiums written	Net losses incurred
	\$	\$	\$	\$
1. Dominion licensees.....	6,139,474,593	6,020,513,532	47,312,564	27,573,608
2. Provincial licensees—				
(a) Provincial companies within province by which they are incor- porated.....	426,758,302	1,151,930,513	5,030,276	3,175,096
(b) Provincial companies within provinces other than those by which they are incorporated.....	37,844,371	117,533,922	515,273	369,724
Totals for Provincial Companies.....	464,602,673	1,269,764,435	5,545,549	3,544,820
Grand Totals.....	6,604,076,965	7,290,278,267	52,858,113	31,118,428

TABLE XXIX

ANALYSIS and summary of the statements of fire insurance carried on property in Canada by fire insurance companies, associations or underwriters not licensed to transact business in Canada, such insurance having been effected under the provisions of Sec. 129 of the Insurance Act, 1917

Province in which Property is Situated	Amount of Insurance
	\$
Nova Scotia.....	4,954,747
New Brunswick.....	14,211,508
Quebec.....	144,631,164
Ontario.....	228,906,336
Manitoba.....	8,830,202
Saskatchewan.....	3,405,770
Alberta.....	4,402,791
British Columbia.....	21,929,393
Prince Edward Island.....	342,075
Yukon.....	4,000
	\$431,617,986

Nature of Property Insured	Amount of Insurance
Lumber and lumber mills.....	21,772,417
Other industrial plants and mercantile establishments.....	273,450,004
Stocks and merchandise.....	129,127,436
Railway property and equipment.....	902,736
Miscellaneous.....	6,365,393
	\$431,617,986

Nature of Insurance	Amount of Insurance
	\$
Lloyd's Associations.....	38,315,706
Reciprocal Underwriters.....	31,223,752
Mutual Companies.....	314,332,315
Stock Companies.....	47,746,213
	\$431,617,986

ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO TRANSACT
BUSINESS OF ONE OR MORE CLASSES OF CASUALTY
INSURANCE, IN CANADA FOR YEAR 1921, IN
ACCORDANCE WITH THE INSURANCE
ACT, 1917.

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TABLE XXX—Showing the total Assets and their nature of Canadian Companies transacting Insurance,

CANADIAN COMPANIES

No.	Companies	Real Estate	Loans on Real Estate	Bonds and Debentures	Stocks
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
1	Boiler Inspection.....	None	5,000 00	330,052 66	44,999 00
2	Casualty Co. of Canada.....	None	None	64,737 93	None
3	Chartered Trust and Executor.....	1,274 79	224,690 95	349,587 78	15,179 00
4	Dominion Gresham.....	None	None	157,946 12	None
5	General Animals.....	None	None	63,550 00	6,675 00
6	Guarantee Co. of N. America.....	340,850 00	None	1,384,887 00	670,156 00
7	Merchants' and Employers'.....	37,139 16	None	92,600 00	None
8	Protective Association.....	None	None	85,412 42	None
	Totals.....	379,263 95	229,690 95	2,578,773 91	737,009 00

(a) Including \$330,463.02 loans on collateral.

(b) Including \$159,660.97 secured by agreement of sale of electrical Department's real estate and equipment.

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business of Accident, Burglary, Guarantee, Plate Glass, Sickness Insurance, Steam Boiler etc.

—ASSETS AT DECEMBER 31, 1921.

Cash on hand, in Banks or deposited with Government	Interest and Rents Due and Accrued	Agents' Balances and Premiums Un-collected	Other Assets	Total Assets	Nature of Business	No.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.		
34,760 92	5,618 72	16,524 77	2,104 57	489,060 64	Steam Boiler.....	1
7,744 34	1,412 19	7,386 25	None	81,280 71	Auto and Plate Glass.....	2
36,158 75	14,323 81	None	(a) 494,333 37	1,135,548 45	Title.....	3
9,304 63	8,538 53	33,692 27	(b) 163,227 60	372,709 15	Accident, Auto, Gtee., Plate Glass and Sickness..	4
1,796 96	730 01	8,221 24	55 50	81,028 71	Auto, Live Stock and Plate Glass.....	5
264,596 46	17,790 91	35,492 56	1,117 28	2,714,890 21	Guarantee.....	6
5,163 39	935 43	28,710 74	20,506 37	185,055 09	Accident, Combined Accident and Sickness, Plate Glass and Sickness.	7
41,557 02	802 42	8,782 67	233 27	136,787 80	Combined Accident and Sickness.....	8
401,082 47	50,152 02	138,810 50	681,577 96	5,196,360 76		

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TABLE XXXI—Showing the Total Liabilities of Canadian Companies transacting business of
CANADIAN COMPANIES

No.	Companies	Reserve for Unsettled Losses	Reserve of Unearned Premiums	Sundry	Total Liabilities not including Capital Stock
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
1	Boiler Inspection.....	1,730 32	155,449 44	5,350 19	162,530 15
2	Casualty Co. of Canada.....	5,723 55	37,010 77	3,308 44	46,042 76
3	Chartered Trust and Executor.....	None	None	(a) 625,422 52	625,422 52
4	Dominion Gresham.....	30,853 50	90,893 56	8,780 78	130,527 84
5	General Animals.....	13,073 96	28,736 89	1,040 85	42,851 70
6	Guarantee Co. of N. America.....	77,004 00	178,448 44	(b) 300,472 89	555,925 33
7	Merchants' and Employers'.....	57,290 54	47,552 68	16,641 44	121,484 66
8	Protective Association.....	16,368 43	60,967 68	5,600 24	82,936 35
	Totals.....	202,044 30	599,059 46	966,617 55	1,767,721 31

(a) Including \$12,500 investment reserve fund. (b) Including \$150,000 investment reserve and surplus reinsurance fund.

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Accident, Burglary, Guarantee, Plate Glass, Sickness Insurance, Steam Boiler Insurance, etc.

—LIABILITIES AT DECEMBER 31, 1921

Excess Assets over Liabilities	Capital Stock paid in cash	Nature of Business	No.
\$ cts.	\$ cts.		
326,530 49	100,100 00	Steam Boiler.....	1
35,237 95	47,333 39	Auto and Plate Glass.....	2
510,125 93	484,456 17	Title.....	3
242,181 31	200,000 00	Accident, Auto, Guarantee, Plate Glass and Sickness.....	4
38,177 01	62,275 00	Auto, Live Stock and Plate Glass.....	5
2,158,964 88	304,600 00	Guarantee.....	6
63,570 43	99,500 00	Accident, Combined Accident and Sickness, Auto, Plate Glass and Sickness.....	7
53,851 45	35,000 00	Combined Accident and Sickness.....	8
3,428,639 45	1,333,264 56		

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TABLE XXXII—Showing the Assets in Canada, and their nature of Companies other than Steam Boiler

BRITISH AND FOREIGN COMPANIES—ASSETS

No.	Companies	Real Estate	Loans on Real Estate	Bonds and Debentures	Stocks
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
1	Abeille.....	None	None	65,494 55	None
2	Etna Casualty.....	None	None	51,000 00	None
3	American and Foreign.....	None	None	26,260 00	None
4	American Surety.....	None	None	111 910 00	None
5	Austral.....	None	None	61,500 00	None
6	British and Foreign.....	None	None	108,795 00	None
7	Continental Casualty.....	None	None	112,506 27	None
8	Excess.....	None	None	138,986 66	None
9	Federal.....	None	None	61,100 00	None
10	Fidelity and Casualty.....	None	None	279,383 59	None
11	Hartford Accident.....	None	None	166,400 00	None
12	Hartford Live Stock.....	None	None	25,500 00	None
13	Hartford Steam Boiler.....	None	None	39,600 00	None
14	International Fidelity.....	None	None	5,100 00	None
15	Lloyds Plate Glass.....	None	None	86,648 00	None
16	Loyal Protective.....	None	None	71,850 00	None
17	Lumbermen's Mutual Casualty.....	None	None	20,790 00	None
18	Maryland Casualty.....	None	None	471,848 91	None
19	National Surety.....	None	None	201,850 00	None
20	New York Plate Glass.....	None	None	30,300 00	None
21	Ocean Marine.....	None	None	86,359 00	None
22	Preferred Accident.....	None	None	75,000 00	None
23	Ridgely Protective.....	None	None	28,200 00	None
24	Royal Indemnity.....	None	None	168,537 35	None
25	Travelers Indemnity.....	None	None	492,935 00	None
26	United Commercial Travelers.....	None	None	26,280 00	None
27	United States Fidelity and Guaranty.....	None	None	660,600 00	None
28	Western Casualty.....	None	None	20,095 00	None
	Totals.....	None	None	3,694,829 33	None

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Canadian transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness Insurance, Insurance, etc.

IN CANADA AT DECEMBER 31, 1921

Cash on hand and in Banks deposited with Government	Interest Due and Accrued	Agents' Balances and Premiums Uncollected	Other Assets	Total Assets	Nature of Business	No.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.		
9,643 03	None	None	300 00	75,437 58	Hail.....	1
104,971 82	114 58	None	None	156,086 40	Guarantee.....	2
2,662 44	None	None	None	28,922 44	Inland Transportation.....	3
6,433 75	2,082 50	770 68	None	121,196 93	Burglary and Guarantee.....	4
None	1,424 04	None	None	62,924 04	Accident and Sickness.....	5
None	780 00	None	None	109,575 00	Inland Transportation and Sprinkler Leakage.....	6
30,521 71	2,467 37	60,083 65	11,650 10	217,229 10	Accident, Auto and Sickness.....	7
205 23	None	None	None	139,191 89	Hail.....	8
533 33	None	None	None	61,633 33	Hail.....	9
9,776,87	2,951 13	26,323 73	None	318,435 32	Accident, Auto, Burglary, Plate Glass, Sickness and Steam Boiler.....	10
42,570 88	733 33	16,444 10	None	226,148 31	Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness.....	11
6,485 24	62 50	959 18	None	33,006 92	Live Stock.....	17
None	675 00	None	None	40,275 00	Steam Boiler.....	13
None	None	None	None	5,100 00	Guarantee.....	14
None	1,057 78	1,143 16	None	88,848 94	Plate Glass.....	15
45,032 47	1,380 00	None	None	117,962 47	Accident and Sickness.....	16
8,312 24	192 50	1,358 09	None	30,652 83	Auto.....	17
77,231 92	4,724 10	24,533 31	None	578,338 24	Accident, Auto, Burglary, Forgery, Guarantee, Plate Glass, Sickness, Sprinkler Leakage and Steam Boiler.....	18
63,935 74	2,634 17	18,908 40	None	287,328 31	Burglary, Forgery and Guarantee.....	19
8,464 44	500 00	2,576 71	None	41,841 15	Plate Glass.....	20
None	None	41 00	None	86,400 00	Inland Transportation.....	21
17,208 12	937 50	4,310 40	None	97,456 02	Accident, Auto and Sickness.....	22
26,292 41	500 00	None	None	54,992 41	Accident and Sickness.....	23
51,161 91	1,497 10	35,394 41	None	256,590 77	Accident, Auto, Burglary, Guarantee, Sickness and Steam Boiler.....	24
22,518 40	4,811 53	39,608 53	None	559,873 46	Accident, Auto, Burglary, Plate Glass, Sickness and Steam Boiler.....	25
682 50	None	250 00	None	27,212 50	Accident.....	26
5,779 92	6,395 83	68,796 52	None	741,972 27	Accident, Auto, Burglary, Forg., Guarantee, Plate Glass and Sickness.....	27
1,476 21	None	1,939 44	None	23,510 65	Accident and Sickness.....	28
541,900 58	36,020 96	303,441 31	11,950 10	4,588,142 28		

TABLE XXXIII—Showing the Liabilities in Canada of Companies other than Canadian, transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness Insurance, Steam Boiler Insurance, etc.

No.	Companies	Reserve for Unsettled Losses	Reserve of Unearned Premiums	Sundry	Total Liabilities	Excess of Assets over Liabilities	Nature of Business	No.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.		
1	Abeille.....	None	None	1,540 52	1,540 52	73,891 06	Hail.	1
2	Aetna Casualty.....	None	None	None	None	156,080 40	Guarantee	2
3	American and Foreign.....	None	None	955 25	955 25	27,958 79	Inland Transportation.	3
4	American Surety.....	54,050 86	17,207 81	2,145 04	73,403 71	47,733 22	Burglary and Guarantee.	4
5	Austral.....	None	None	None	None	62,924 04	Combined Accident and Sickness.	5
6	British and Foreign.....	None	491 80	359 13	350 93	103,724 07	Inland Transportation and Sprinkler.	6
7	Continental Casualty.....	24,359 87	105,102 60	5,843 72	135,306 19	51,922 91	Accident, Auto and Sickness.	7
8	Excess.....	300 00	None	None	300 00	138,891 89	Hail.	8
9	Federal.....	None	None	492 88	462 88	61,170 45	Hail.	9
10	Fidelity and Casualty.....	33,337 14	144,139 39	4,814 33	182,890 86	135,544 46	Accident, Auto, Burglary, Plate Glass, Sickness and Steam Boiler.	10
11	Hartford Accident.....	5,744 54	21,650 34	832 28	28,257 16	197,891 15	Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness.	11
12	Hartford Live Stock.....	28,340 00	9,984 09	431 60	38,805 69	-5,798 77	Live Stock.	12
13	Hartford Steam Boiler.....	None	None	None	None	40,275 00	Steam Boiler.	13
14	International Fidelity.....	1,198 99	2,610 00	200 00	4,008 99	1,091 01	Guarantee.	14
15	Lloyds Plate Glass.....	2,800 00	22,692 70	1,822 13	27,314 83	61,534 11	Plate Glass.	15
16	Loyal Protective.....	27,104 50	43,263 42	11,215 02	81,582 94	36,379 53	Com., Accident and Sickness.	16
17	Lumbermen's Mutual Casualty.....	1,000 00	3,962 28	500 00	5,462 28	25,190 55	Auto.	17
18	Maryland Casualty.....	66,546 55	177,157 08	28,180 34	271,884 27	306,453 97	Accident, Auto, Burglary, Forgery, Guarantee, Plate Glass, Sickness, Sprinkler and Steam Boiler.	18
19	National Surety.....	20,026 36	81,106 15	31,500 00	132,692 51	154,635 80	Burglary, Forgery and Guarantee.	19
20	New York Plate Glass.....	1,679 23	10,996 17	875 25	13,554 50	28,290 50	Plate Glass.	20
21	Ocean Marine.....	None	None	50 45	50 45	86,349 55	Inland Transportation.	21
22	Preferred Accident.....	2,980 76	13,876 48	645 15	17,505 39	79,960 63	Accident, Auto and Sickness.	22
23	Ridgely Protective.....	8,707 12	6,030 06	2,770 59	17,507 77	79,454 61	Combined Accident and Sickness.	23
24	Royal Indemnity.....	89,871 00	108,340 10	8,464 36	206,675 46	49,915 31	Accident, Auto, Burglary, Guarantee, Sickness and Steam Boiler.	24
25	Travelers Indemnity.....	140,780 38	209,896 24	19,417 08	430,093 70	129,779 76	Accident, Auto, Burglary, Plate Glass, Sickness and Steam Boiler.	25
26	United Commercial Travelers.....	4,072 68	None	None	4,072 68	23,139 82	Accident.	26
27	United States Fidelity and Gty.....	300,843 34	245,751 38	50,000 00	596,594 72	145,377 55	Accident, Auto, Burglary, Forgery, Guarantee, Plate Glass and sickness.	27
28	Western Casualty.....	807 50	4,988 25	None	5,795 75	17,714 90	Combined Accident and Sickness.	28
	Totals.....	815,151 12	1,289,401 74	173,087 12	2,277,639 98	2,310,502 30		

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TABLE XXXIV—Showing the Income of Canadian Companies transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness Insurance, Steam Boiler Insurance, etc.

INCOME 1921

No.	Companies	Net Premiums Written	Interest, Rents and Dividends Earned on Stocks, etc.	Sundry	Total Income	No.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	
1	Boiler Inspection.....	129,820 46	24,671 71	1,096 43	155,588 60	1
2	Casualty Company of Canada.....	87,922 39	3,127 82	(a) 33 34	91,683 55	2
3	Chartered Trust and Executor.....	None.	35,563 55	(b) 74,286 75	109,850 30	3
4	Dominion Gresham.....	284,316 13	22,235 70	None.	306,551 83	4
5	General Animals.....	70,762 91	3,721 71	None.	74,484 62	5
6	Guarantee Company of North America.....	352,077 79	128,952 99	None.	481,030 78	6
7	Merchants' and Employers'.....	(c) 254,593 61	8,251 52	None.	262,845 13	7
8	Protective Association.....	249,024 14	4,050 66	None.	253,074 80	8
	Total.....	1,428,517 43	230,575 66	75,416 52	1,734,509 61	

(a) Premium on capital stock.

(b) Including \$1,355.16 profit on sale of securities.

(c) Including \$2,816 policy fees.

TABLE XXXV—Showing the Expenditure of Canadian Companies transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness, Steam Boiler Insurance, etc.

EXPENDITURE 1921

No.	Companies	Net Losses Incurred	Dividends or Bonuses to Stockholders	General Expenses Incurred	Total Expenditure	^e Excess of Income over Expenditure — ^d The Reverse	No.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
1	Boiler Inspection.....	5,482 55	None.	111,073 58	116,556 13	^e 39,032 47	1
2	Casualty Company of Canada.....	29,423 21	None.	40,379 08	69,802 29	^e 21,281 26	2
3	Chartered Trust and Executor.....	None.	33,782 55	71,629 75	105,412 30	^e 4,438 00	3
4	Dominion Gresham.....	160,452 54	None.	140,443 35	300,895 89	^e 5,653 84	4
5	General Animals.....	45,089 11	None.	39,116 16	84,205 27	^d 9,720 65	5
6	Guarantee Co. of North America.....	150,836 57	67,012 00	223,372 51	441,221 08	^e 39,809 70	6
7	Merchants' and Employers'.....	129,457 45	None.	136,537 68	265,995 13	^d 3,150 06	7
8	Protective Association.....	122,714 23	None.	91,053 99	213,768 22	^e 39,306 58	8
	Totals.....	643,455 56	100,794 55	853,606 10	1,597,856 31	^e 136,653 30	

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TABLE XXXVI—Showing the Income and Expenditure in Canada of Companies, other than Canadian, transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness Insurance, Steam Boiler Insurance, etc.

No.	Companies	Income 1921				Expenditure 1921				No.
		Net Premiums Written	Interest Dividends on Stock	Sundry	Total Income	Net Losses Incurred	General Expenses Incurred	Total Expenditure	Excess of Income over Expenditure — d The Reverse	
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
1	Abeille.....	102,742 71	891 08	None	103,633 79	80,461 74	42,237 40	122,699 14	19,063 35	1
2	Atlas Casualty.....	None	4,210 91	None	4,210 91	None	21 63	21 63	4,189 28	2
3	American and Foreign.....	25,101 90	None	None	25,101 90	5,247 32	8,703 71	13,951 03	11,150 87	3
4	American Surety.....	42,801 06	5,349 25	None	48,150 31	89,337 27	18,165 45	107,502 72	59,353 41	4
5	Australia.....	None	8,225 00	125 68	950 68	None	125 68	125 68	825 00	5
6	British and Foreign.....	1,018 09	4,680 00	None	5,698 09	600 00	375 71	975 71	4,722 38	6
7	Continental Casualty.....	366,408 97	4,328 39	None	370,937 36	118,687 14	181,818 14	300,505 28	70,432 08	7
8	Excess.....	118,142 45	None	None	118,142 45	126,231 88	40,356 43	166,588 31	48,445 86	8
9	Federal.....	42,779 38	None	None	42,779 38	58,823 26	14,086 44	72,909 70	30,130 32	9
10	Fidelity and Casualty.....	258,168 42	14,558 12	None	272,726 54	118,221 00	140,901 35	259,122 35	13,604 19	10
11	Harford Accident.....	55,333 44	9,320 92	None	64,654 40	14,014 88	32,638 40	46,653 28	18,001 12	11
12	Harford Live Stock.....	27,895 35	2,568 26	None	30,463 61	40,415 00	20,146 72	60,561 72	30,098 11	12
13	Harford Steam Boiler.....	1,200 00	1,350 00	None	2,550 00	None	None	None	2,550 00	13
14	International Fidelity.....	7,150 00	None	None	7,150 00	2,272 12	1,109 83	3,381 94	3,773 06	14
15	Lloyds Plate Glass.....	50,406 44	4,188 00	None	54,594 44	13,022 49	26,734 42	39,776 91	14,817 53	15
16	Loyal Protective.....	(a) 254,115 80	3,558 13	398 03	258,107 96	137,407 04	110,555 00	247,962 04	10,145 92	16
17	Lumbermen's Mutual Casualty.....	6,708 65	1,396 15	None	8,102 80	1,753 20	1,835 64	3,706 84	4,493 96	17
18	Maryland Casualty.....	330,271 85	23,026 77	7 50	353,906 12	171,108 00	146,405 13	317,513 13	36,392 99	18
19	National Surety.....	173,393 09	11,396 16	None	184,789 25	49,614 62	85,227 50	134,842 12	47,947 13	19
20	New York Plate Glass.....	27,646 02	1,370 05	None	29,016 07	10,377 65	13,790 71	24,168 36	4,847 71	20
21	Ocean Marine.....	3,312 46	None	None	3,312 46	—	2,077 34	—	12,745 92	21
22	Preferred Accident.....	34,902 62	2,975 98	None	37,878 60	14,532 41	25,096 48	39,628 89	16,058 38	22
23	Royal Indemnity.....	74,350 70	1,585 08	.....	75,935 78	16,431 08	56,703 00	56,703 00	19,232 78	23
24	Ridgely Protective.....	209,548 74	9,600 90	None	219,149 64	128,144 06	119,576 17	247,720 83	28,371 19	24
25	Travelers Indemnity.....	491,065 37	23,337 10	None	514,902 47	181,400 75	223,504 51	404,965 26	109,937 21	25
26	Travelers Insurance.....	617,640 72	None	187 50	617,828 22	335,064 57	335,638 38	670,702 95	52,874 73	26
27	United Commercial Travelers.....	635,999 90	1,440 00	None	637,439 90	25,747 07	8,214 28	33,961 35	1,086 35	27
28	United States Fidelity and Guaranty.....	38,221 51	1,018 75	None	39,240 26	345,193 01	331,973 30	677,166 31	4,816 41	28
29	Western Casualty.....	4,026,640 68	170,625 00	None	4,190,143 39	10,247 85	29,242 58	39,490 43	250 17	29
	Totals.....			1,877 71	4,190,143 39	2,103,373 58	1,977,089 41	4,080,462 99	118,080 40	

(a) Including \$25,502.10 policy fees.

(b) Including \$8,765 policy fees.

TABLE XXXVII—Showing the net amounts written in

No.	Companies	Accident	Accident and Sickness combined	Auto-mobile (A)	Auto-mobile (B)	Burglary	Liability	Explosion
	<i>Canadian Companies</i>	\$	\$	\$	\$	\$	\$	\$
1	Acadia							
2	Boiler Inspection							
3	British America			89,482	108,362			
4	Canada Accident	52,691		52,103	78,686	14,533	64,101	
5	Canada Security			6,914	12,006			
6	Canadian Fire			17,927	14,671			
7	Canadian Indemnity				37,087			
8	Canadian Surety			40,516	35,961	21,280		
9	Casualty Co. of Canada							
10	Chartered Trust and Executor							
11	Dominion Fire			12,838	5,351			
12	Dominion Gresham	32,848			85,747	61,766	46,299	
13	Dom. of Canada Gtee. and Acct.	327,411		92,871	160,148	17,314	9,472	
14	General Accident of Canada	51,930	94,645	69,173	195,617	22,115	99,708	
15	General Animals				—5,006			
16	Globe Indemnity	172,593		47,727	208,871	10,338	214,327	
17	Grain Insurance							
18	Guarantee Co. of North America	18,455		40,619	107,814	17,085	43,647	
19	Guardian Insurance Co. of Canada							
20	Halifax Fire							
21	Imperial Gtee. and Accident	159,578		63,258	68,078		3,944	
22	Imperial Underwriters	296		289	70		242	
23	Liverpool-Manitoba			11,978				516
24	London and Lancashire Gtee. and Acct.	108,086		48,938	125,554	2,991	24,696	
25	London Mutual			38,453	55,604			
26	Merchants Casualty		472,919	33,973				
27	Merchants and Employers	2,665	37,431		40,659		149,432	
28	Mount Royal			5,199	13,134			
29	North American Accident	31,444		18,079	50,295	4,046	244,162	
30	Occidental			15,831	25,278			
31	Pacific Marine			2,399	2,559			
32	Protective Association of Canada		249,024					
33	Scottish Canadian							
34	Western Assurance			70,738	78,482			1,653
	Totals	957,997	854,019	779,305	1,505,028	171,468	900,030	2,160

F=Forgery. L.S.=Live Stock. R=Robbery Insurance. T=Title.

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Canada by all Companies for Casualty Premiums.

Guarantee	Hail	Inland Trans- portation	Plate Glass	Sickness	Sprinkler Leakage	Steam Boiler	Tornado	Other Classes	Totals	No.
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
	28,577					129,820			28,577	1
									129,820	2
	77,080	4,161							279,085	3
31,701			32,633	31,728					358,176	4
	298,724								317,644	5
									32,598	6
	178,330								178,330	7
89,388			15,319					F 190	203,780	8
			51,961						87,922	9
								T None	None	10
	97,339								115,528	11
10,986			10,636	36,034					284,316	12
52,044			46,138	202,820				R 559	908,777	13
27,678	19,164			40,014		42,886		R 2,971	665,901	14
			27,427					L.S. 48,168	70,589	15
20,099				126,421				F 119	800,495	16
66,290									66,290	17
127,290									127,290	18
14,545			18,453	18,163					278,781	19
			175						175	20
43,930			8,062	118,137					464,987	21
400				251					1,548	22
									12,494	23
45,236			36,211	89,302					481,014	24
									94,057	25
									506,892	26
			19,018	2,573					251,778	27
			21,963						40,296	28
			37,902	26,516					412,444	29
	26,019								67,128	30
									4,958	31
									249,024	32
	16,782								16,782	33
	13,352	33,183							197,408	34
529,587	755,367	37,344	325,898	691,959	None	172,706	None	52,007	7,734,884	

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TABLE XXXVIII—Showing the net amounts written in Canada by

No.	Companies	Accident	Accident and Sickness combined	Auto-mobile (A)	Auto-mobile (B)	Burglary	Liability	Explosion
	<i>British and Foreign Companies</i>	\$	\$	\$	\$	\$	\$	\$
1	Abeille (Bee Hail).....							
2	Etna Insurance.....			31,936	7,988			
3	Alliance Assurance.....	32,935		19,414	37,780	22,727	39,878	
4	Alliance Insurance.....			345	—2,782			
5	American Alliance.....			67	55			
6	American and Foreign.....							
7	American Central.....			4,470	2,794			
8	American Lloyds.....							
9	American Surety.....					9,416		
10	Austral.....							
11	British and Foreign.....							
12	British Crown.....			75,586	40,088			
13	British Traders.....			68,852	38,500			
14	Car and General.....	7,140		30,109	23,370		2,401	
15	Columbia.....			66,504	10,589			
16	Connecticut.....							
17	Continental Casualty.....	161,181			14,612		86,142	
18	Continental Insurance.....			16,542	4,361			6,894
19	Eagle, Star and Br. Dominions.....				26,561			
20	Employers Liability.....	166,105		91,940	275,353	42,337	647,192	3,346
21	Equitable Fire and Marine.....			124				595
22	Excess.....							
23	Federal.....							
24	Fidelity and Casualty.....	69,034			3,360	39,378	8,592	
25	Fidelity-Phenix.....			9,139	4,029			9,337
26	Fireman's Fund.....			17,109				
27	General Acc't, Fire and Life.....			2,522				
28	Girard.....							
29	Glens Falls.....			29,149	5,751			7,205
30	Globe and Rutgers.....			39,877	29,245			33,918
31	Great American.....			28,614	23,411			206
32	Hartford Accident.....	3,523			19,811	18,652	6,638	
33	Hartford Fire.....			80,158				2,190
34	Hartford Live Stock.....							
35	Hartford Steam Boiler.....							
36	Home Insurance.....			148,986	26,440			5,260
37	Insurance Co. of North America.....			86,384	26,561			11,204
38	Insurance Co. of State of Pa.....							
39	International Fidelity.....							
40	Law, Union and Rock.....	12,409		11,824	26,428	12,217	34,484	
41	Lloyds Plate Glass.....							
42	London and Lancashire.....			27,194	18,703			
43	London Assurance.....			9,933	7,252			
44	London Guarantee and Accident.....	114,426	22,139	53,906	129,440		159,451	
45	Loyal Protective.....		228,650					
46	Lumbermen's Mutual.....				6,707			
47	Marine Insurance.....			39,345	7,566			
48	Maryland Casualty.....	38,485			36,729	68,689	68,348	
49	Merchants Fire.....							
50	Motor Union.....			29,712	70,697		735	
51	National Benefit.....	28,048		9,175	11,330			
52	National-Ben Franklin.....							
53	National Fire of Hartford.....			1,009	1,827			
54	National Prov. Plate Glass.....					27,255		
55	National Surety.....							
56	National Union.....			2,043	990			
57	Newark.....			4,235	811			
58	New Jersey.....			11,387	7,091			
59	New York Plate Glass.....							
60	Niagara Fire.....			6,593	1,172			—70
61	Northern Assurance.....	25,516		38,115	67,287	5,621	15,908	
62	Northwestern Mutual.....			3,892	4,560			
63	Northwestern National.....			9,122	3,477			
64	Norwich Union Fire.....	63,058		96,473	120,817		34,045	
65	Ocean Accident.....	180,405		97,535	171,661	12,987	176,142	
66	Ocean Marine.....							
67	Palatine.....			12,612	10,267			
68	Phoenix Insurance.....			19,959				
69	Preferred Accident.....	12,062			15,763			
70	Providence Washington.....			23,267	2,875			4,150
71	Queen of America.....			60,826	26,776			
72	Railway Passengers.....	47,975		29,438	87,213	3,149	97,970	
73	Ridgely Protective.....		71,220					
74	Royal Exchange.....	12,747		42,274	72,347		42,877	
75	Royal Indemnity.....	6,644			35,123	58,876	15,785	
76	St. Paul Fire and Marine.....			40,010	4,234			
77	Scottish Metropolitan.....	57,856		29,233	31,235		147,893	
78	Scottish Union and National.....			13,339	8,964			678
79	Springfield Fire and Marine.....			5,128	526			
80	Sterling.....			378				
81	Sun.....	1,040		1,394	1,102		4,490	
82	Traders and General.....			55,357	78,234			

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all Companies for Casualty Premiums

Guarantee	Hail	Inland Transportation	Plate Glass	Sickness	Sprinkler Leakage	Steam Boiler	Tornado	Other Classes	Totals	No.
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
	102,743								102,743	1
	20,178	431					-218		60,315	2
16,477	129,626		9,280	34,554					342,671	3
		522							-1,915	4
									122	5
		25,102							25,102	6
							1,449		8,713	7
33,385					2,974				2,974	8
									42,801	9
		550			468				None	10
	186,192								1,018	11
	103,959								301,866	12
	172,372			3,562					211,311	13
		10,264							238,954	14
	159,560								87,357	15
				104,474					159,560	16
	145,982								366,409	17
	95,931						1,658		175,427	18
107,789	96,037			110,979		3,693		Rob. 9,395	122,492	19
									1,554,166	20
	118,142								719	21
	42,779								118,142	22
			15,167	85,618		37,019			42,779	23
	80,368						1,762		258,168	24
		8,037							104,635	25
	162,311								25,146	26
									164,833	27
	159,560	888			438			-29		28
		1,447					1,010		204,001	29
	53,952	34			470				104,487	30
2,184	466,349		1,453	3,072			1,415		108,094	31
		44,051			28,802		26,234	Rob. 18,682	55,333	32
						1,200		L.S. 27,895	666,466	33
									27,895	34
									1,200	35
	429,965				15,596		(C) 12,268			
	25,220	26,647			1,845		R. 2,036		681,907	36
									177,861	37
7,155							871		871	38
			13,958	8,558					7,155	39
			50,406						119,878	40
									50,406	41
		25,022							45,897	42
121,461	138,452			47,216					42,207	43
									786,491	44
									228,650	45
		32,664							6,707	46
16,613			12,130	47,037	22,425	19,580		F 236	79,575	47
	142,771								330,272	48
	47,766			41,712					142,771	49
									101,144	50
									138,031	51
									None	52
			24,007				1,407		4,330	53
101,131									24,007	54
	50,019						2,984	F 45,007	173,393	55
									56,036	56
									5,046	57
			27,646						18,478	58
	11,473								27,646	59
3,735			30,521	24,814			205		19,373	60
									211,517	61
									8,452	62
							268		12,867	63
25,731			36,565	67,952					418,910	64
			109,850	86,894					861,205	65
		3,312							3,312	66
	159,560								22,879	67
				7,078					179,519	68
									34,903	69
									30,292	70
									87,623	71
13,081		20	34,779	29,252					342,857	72
									71,220	73
				6,379					176,624	74
58,535				4,695		29,891			209,549	75
		31,676							83,447	76
2,942				61,117				7,527	330,276	77
									27,543	78
	20,178				2,641			1,921	30,331	79
	32,925				1,006			3,493	33,607	80
891				1,145				304	10,062	81
									133,591	82

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TABLE XXXVIII.—Showing the net amounts written in Canada by

No.	Companies	Accident	Accident and Sickness combined	Auto- mobile (A)	Auto- mobile (B)	Burglary	Liability	Explosion
	<i>British and Foreign Companies—Con.</i>	\$	\$	\$	\$	\$	\$	\$
83	Travelers Indemnity.....	42,200			124,567	107,770		
84	Travelers Insurance.....	279,042					338,599	
85	Union Assurance.....			17,871	22,730			
86	Union of Canton.....			48,442	83,209			
87	Union Marine.....			4,964	6,441			
88	United Commercial Travelers.....	30,276						
89	United States Fidelity and G'ty.....	38,749			59,340	80,847	112,646	
90	United States Fire.....			5,873				2,539
91	Westchester.....							796
92	Western Casualty.....		29,437					
93	Yorkshire.....	38,294			78,048		125,208	
	Totals.....	1,469,150	351,446	1,709,685	2,118,912	509,921	2,165,424	88,238

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all Companies for Casualty Premiums—*Concluded*

Guarantee	Hail	Inland Trans- portation	Plate Glass	Sickness	Sprinkler Leakage	Steam Boiler	Tornado	Other Classes	Totals	No.
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
.....	.....	.....	10,243	128,723	.....	77,562	.....	.....	491,065	83
.....	.....	5,605	.....	.....	.....	.....	.....	.....	617,641	84
.....	87,278	69,303	.....	.....	.....	.....	.....	.....	46,206	85
.....	.....	598	.....	.....	.....	.....	.....	.....	288,232	86
.....	.....	.....	.....	.....	.....	.....	.....	.....	12,003	87
.....	.....	.....	.....	.....	.....	.....	.....	.....	30,276	88
287,913	.....	.....	17,507	38,670	.....	.....	.....	F 328	636,000	89
.....	.....	.....	.....	.....	.....	.....	725	.....	9,137	90
.....	159,560	.....	.....	.....	.....	.....	.....	.....	160,356	91
.....	.....	.....	.....	.....	.....	.....	.....	.....	29,437	92
.....	.....	.....	18,340	35,694	.....	.....	.....	L.S. 28,442	324,026	93
799,023	3,601,208	286,173	411,852	979,195	76,665	168,945	94,421	144,289	14,974,547	

L.S.=Live Stock Insurance. R.=Rain Insurance. Rob.=Robbery Insurance. C.=Crop Insurance.
F.=Forgery Insurance.

TABLE XXXIX—Showing the net amounts incurred in Canada

No.	Companies	Accident	Accident and Sickness combined	Auto- mobile (A)	Auto- mobile (B)	Burglary	Liability	Explosion
	<i>Canadian Companies</i>	\$	\$	\$	\$	\$	\$	\$
1	Acadia.....							
2	Boiler Inspection.....							
3	British America.....			96,420	48,434			
4	Canada Accident.....	33,929		37,938	27,663	10,583	3,847	
5	Canada Security.....			5,872	4,659			
6	Canadian Fire.....			12,170	4,402			
7	Canadian Indemnity.....							
8	Canadian Surety.....			30,547	19,778	22,261		
9	Casualty Co. of Canada.....				15,466			
10	Chartered Trust and Executor.....							
11	Dominion Fire.....			9,723	4,742			
12	Dominion Gresham.....	26,192			37,265	48,381	6,768	
13	Dom. of Canada G'tee and Acc't.....	110,664		67,508	63,566	6,416	1,763	
14	General Acc't of Canada.....	15,248	37,928	60,885	71,156	8,335	40,256	
15	General Animals.....				6,907			
16	Globe Indemnity.....	66,928		31,283	138,362	6,027	169,213	
17	Grain Insurance.....							
18	Guarantee Co. of N. America.....			25,542	35,432		2,346	
19	Guardian Insurance Co. of Canada.....	11,533				6,359		
20	Halifax Fire.....							
21	Imperial G'tee and Acc't Co.....	63,996		56,406	26,458		576	
22	Imperial Underwriters.....	30		None	None		None	
23	Liverpool-Manitoba.....			20,389				None
24	London and Lanc. G'tee and Acc't Co.....	51,511		30,716	62,271	492	4,376	
25	London Mutual.....			32,933	30,645			
26	Merchants Casualty.....		215,555	12,636				
27	Merchants and Employers.....	262	16,358		17,494		84,216	
28	Mount Royal.....			2,491	1,525			
29	North American Accident.....	15,934		24,756	21,273	3,761	161,573	
30	Occidental.....			6,421	11,572			
31	Pacific Marine.....			350	346			
32	Protective Association of Canada.....		122,714					
33	Scottish Canadian.....							
34	Western Assurance.....			82,112	24,873			None
	Total.....	399,227	392,555	647,098	674,379	112,615	474,934	None

F.=Fogery Insurance. T.=Title Insurance. R.=Robbery Insurance. L.S.=Live Stock.

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by all Companies for Casualty losses

Guarantee	Hail	Inland Trans- portation	Plate Glass	Sickness	Sprinkler Leakage	Steam Boiler	Tornado	Other classes	Totals	No.
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
	27,442								27,442	1
						5,483			5,483	2
	64,483	229							209,566	3
11,204			7,603	15,155					147,922	4
	322,446								332,977	5
									16,572	6
	160,079								160,079	7
27,459			4,203					F. 359	104,607	8
			13,957						23,423	9
								T. None	None	10
	116,518								130,983	11
7,309			4,127	20,411					160,453	12
13,447			11,253	106,648				R. None	381,265	13
20,064	7,426			20,152		8,686		R. None	293,136	14
			9,485					L.S. 28,607	45,089	15
31,316				63,363				F. None	506,492	16
25,143									25,143	17
18,475									18,475	18
1,709			3,355	18,358					104,634	19
			18						18	20
32,923			3,580	56,908					240,847	21
None				None					30	22
									20,389	23
8,361			9,656	69,318					236,701	24
									63,578	25
									228,191	26
			10,367	760					129,457	27
			10,578						14,594	28
			8,994	18,207					254,498	29
	24,635								42,628	30
									696	31
									122,714	32
	10,906								10,906	33
	28,411	10,562							145,958	34
197,410	762,346	10,791	97,176	399,280	None	14,169	None	28,966	4,210,946	

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TABLE XL.—Showing the net amounts incurred in Canada

No.	Companies	Accident	Accident and Sickness combined	Auto-mobile (A)	Auto-mobile (B)	Burglary	Liability	Explosion
	<i>British and Foreign Companies</i>	\$	\$	\$	\$	\$	\$	\$
1	Abeille.....							
2	Ætna Insurance.....			24,204	2,510			
3	Alliance Assurance.....	12,946		30,920	16,775	10,150	3,733	
4	Alliance Insurance.....			2,330	3,276			
5	American Alliance.....			32	62			
6	American and Foreign.....							
7	American Central.....			2,575	566			
8	American Lloyds.....							
9	American Surety.....					11,977		
10	British and Foreign.....							
11	British Crown.....			58,725	28,517			
12	British Traders.....			45,212	21,751			
13	Car and General.....	994		25,808	8,739		1,059	
14	Columbia.....			21,661	—150			
15	Connecticut.....							
16	Continental Casualty.....	44,667			2,545		34,162	
17	Continental Insurance.....			16,204	3,874			
18	Eagle, Star and Br. Dominions.....				6,787			
19	Employers Liability.....	73,111		83,972	83,269	2,128	269,594	892
20	Excess.....							
21	Federal.....							
22	Fidelity and Casualty.....	24,529			—2,138	24,543	603	
23	Fidelity-Phoenix.....			9,723	2,333			
24	Fireman's Fund.....			5,606				
25	General Acc't, Fire and Life.....			3,001				
26	Glens Falls.....			8,753	6,552			271
27	Globe and Rutgers.....			28,705	16,162			4,406
28	Great American.....			30,078	12,544			5
29	Hartford Accident.....	543			5,175	7,559	268	
30	Hartford Fire.....			26,678				
31	Hartford Live Stock.....							
32	Hartford Steam Boiler.....							
33	Home Insurance.....			120,122	32,214			
34	Insurance Co. of N. America.....			51,819	27,896			
35	Insurance Co. of State of Pa.....							
36	International Fidelity.....							
37	Law, Union and Rock.....	7,362		20,623	1,788	12,132	51,613	
38	Lloyds Plate Glass.....							
39	London and Lancashire Insurance.....			19,718	446			
40	London Assurance.....			2,537	3,100			
41	London C'tee and Accident.....	71,207	10,786	46,980	68,683		—18,209	
42	Loyal Protective.....		137,407					
43	Lumbermen's Mutual.....				1,753			
44	Marine Insurance.....			27,934	741			
45	Maryland Casualty.....	15,151			11,000	58,567	21,609	
46	Merchants Fire.....							
47	Motor Union.....			9,713	48,906			
48	National Benefit.....	10,968		7,830	4,416			
49	National Ben Franklin.....				197			
50	National Fire of Hartford.....			5,026	632			
51	National Prov. Plate Glass.....							
52	National Surety.....					20,667		
53	National Union.....			1,240				
54	Newark.....			37,590				
55	New Jersey.....			3,006	6,664			
56	New York Plate Glass.....							
57	Niagara Fire.....			5,511	360			
58	Northern Assurance.....	13,587		39,944	22,146	1,580	3,476	
59	Northwestern Mutual.....			2,140	85			
60	Northwestern National.....			7,027	3,363			
61	Norwich Union Fire.....	24,580		79,129	72,893		8,248	
62	Ocean Accident.....	62,708		85,027	65,887	7,242	63,723	
63	Ocean Marine.....							
64	Palatine.....			6,389	3,483			
65	Phoenix Insurance.....			12,633				
66	Preferred Accident.....	6,212			5,417			
67	Providence Washington.....			22,540	3,111			
68	Queen of America.....			58,566	15,512			
69	Railway Passengers.....	32,101		41,952	26,708	186	37,742	
70	Ridgely Protective.....		40,272					
71	Royal Exchange.....	3,268		35,648	34,789		15,466	
72	Royal Indemnity.....	4,046		20,867	11,316	20,696	3,582	
73	St. Paul Fire and Marine.....			33,897	11,880		103,620	
74	Scottish Metropolitan.....	26,532		6,721	6,201			
75	Scottish Union and National.....			432				
76	Springfield Fire and Marine.....			2,653				
77	Sterling.....			415	43		426	
78	Sun.....	160						
79	Traders and General.....			39,873	30,737			
80	Travelers Indemnity.....	15,359			48,020	33,877		

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by all Companies for Casualty losses.

Guarantee	Hail	Inland Transportation	Plate Glass	Sickness	Sprinkler Leakage	Steam Boiler	Tornado	Other Classes	Totals	No.
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
	80,462								80,462	1
	21,904	19					2,224		50,861	2
1,290	156,049		3,039	46,177					281,079	3
		101							5,707	4
									94	5
		5,247							5,247	6
							159		3,300	7
77,360					429				429	8
		600							89,337	9
	167,808								600	10
	133,272								255,050	11
	134,730			3,262					200,235	12
		5,041							174,502	13
	169,793			37,313					26,552	14
									169,793	15
	144,617						1,608		118,687	16
	70,298								166,303	17
73,706	113,533			80,919					77,085	18
	126,232								781,124	19
	58,823								126,232	20
			6,136	61,265		3,283			58,823	21
	89,902						1,767		118,221	22
		6,342							103,725	23
	133,564								11,948	24
	169,093	720					4,119		136,565	25
		467							189,508	26
	30,426				17		951		49,740	27
51				419					74,021	28
	549,250	21,486			2,079		4,783	R. 5,363	14,015	29
								L.S. 40,415	609,639	30
									40,415	31
									None	32
	698,703				8,805		24,860	R. 1,326	926,121	33
	21,043	9,335						C. 40,091	113,093	34
							12		12	35
2,272									2,272	36
			4,885	8,775					107,178	37
			13,022						13,022	38
		500							20,164	39
192,844	149,013			19,372					6,137	40
									540,676	41
									137,407	42
		10,369							1,753	43
-8,808			4,625	29,211	36,287	3,466			39,044	44
	172,117								171,108	45
									172,117	46
	47,303			20,612					58,619	47
									91,129	48
									197	49
			8,169						5,658	50
26,809									8,169	51
	38,619						1,185	F. 2,149	49,615	52
									41,044	53
									37,500	54
			10,378						9,670	55
	9,912								10,378	56
500			5,975	17,670			-4		15,779	57
									104,878	58
									2,225	59
							4,139		14,529	60
			8,898	40,675					234,423	61
18,916			27,395	42,207					373,105	62
		-14,823							-14,823	63
									9,872	64
	169,793								182,426	65
				2,903					14,532	66
									25,651	67
									74,078	68
23,104			10,720	13,716					186,229	69
									40,272	70
	75,702			3,454		9,349			94,156	71
		14,121						8,731	128,145	72
826				34,985					46,069	73
									211,740	74
									14,477	75
	31,120					473		1,082	32,205	76
	32,872					637		16	35,525	77
				281					1,325	78
									70,610	79
			1,779	79,961		2,405			181,401	80

TABLE XL.—Showing the net amounts incurred in Canada

No.	Companies	Accident	Accident and Sickness combined	Auto- mobile (A)	Auto- mobile (B)	Burglary	Liability	Explosion
	<i>British and Foreign Companies—Con.</i>	\$	\$	\$	\$	\$	\$	\$
81	Travelers Insurance.....	188,444					146,621	
82	Union Assurance.....			8,870	5,525			
83	Union of Canton.....			32,654	40,969			
84	Union Marine.....			6,893	2,736			
85	United Commercial Travelers.....	25,747						
86	United States Fidelity and G'ty.....	6,390			53,171	23,552	47,467	
87	United States Fire.....			4,739				
88	Westchester.....							
89	Western Casualty.....		9,486					
90	Yorkshire.....	23,597			39,583		59,037	
	Totals.....	694,209	197,951	1,332,845	933,810	234,846	853,840	5,574

C.—Crop. F.—Forgery L.S.—Live Stock. R.—Rain.

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by all Companies for Casualty losses—*Concluded.*

Guarantee	Hail	Inland Trans- portation	Plate Glass	Sickness	Sprinkler Leakage	Steam Boiler	Tornado	Other Classes	Totals	No.
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
.....	.....	809	.....	.....	.....	.....	.....	.....	335,065	81
.....	62,042	33,563	.....	.....	.....	.....	.....	.....	15,204	82
.....	.....	.....	.....	.....	.....	.....	.....	.....	169,228	83
.....	.....	.....	.....	.....	.....	.....	.....	.....	9,629	84
179,514	.....	.....	5,784	29,315	.....	.....	.....	.....	25,747	85
.....	.....	.....	.....	.....	.....	.....	.....	.....	345,193	86
.....	169,793	.....	.....	.....	.....	.....	4	.....	4,743	87
.....	.....	.....	.....	.....	.....	.....	.....	.....	169,793	88
.....	.....	.....	6,309	26,947	.....	.....	.....	.....	9,486	89
.....	L.S. 43,849	199,322	90
664,086	3,955,086	93,897	117,114	604,424	48,727	18,503	55,636	133,193	9,943,801	

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TABLE XLI—ABSTRACT OF ACCIDENT INSURANCE IN CANADA FOR THE YEAR 1921

Companies	Net Premiums written during the Year	Losses incurred during the Year	Reserve for Unsettled Claims	
			Not Resisted	Resisted
	\$	\$	\$	\$
Alliance Assurance.....	32,935	12,946	916	None
Canada Accident.....	52,691	33,929	11,365	None
Car and General.....	7,140	994	10	None
Continental Casualty.....	161,181	44,667	4,577	None
Dominion Gresham.....	32,548	26,192	4,126	None
Dominion of Canada Guarantee and Accident.....	327,411	110,664	36,534	None
Employers Liability.....	166,105	73,111	36,000	None
Fidelity and Casualty.....	69,034	24,529	12,456	None
General Accident of Canada.....	51,930	18,248	5,553	None
Globe Indemnity.....	172,593	66,928	14,218	None
Guardian Insurance Co.....	18,455	11,533	3,179	None
Hartford Accident.....	3,523	543	None	None
Imperial Guarantee and Accident.....	159,578	62,996	16,883	None
Imperial Underwriters.....	296	30	30	None
Law, Union and Rock.....	12,409	7,362	1,722	None
London Guarantee and Accident.....	114,426	71,207	14,167	None
London and Lancashire Guarantee and Accident.....	108,086	51,511	14,161	None
Maryland Casualty.....	38,485	15,151	4,087	None
Merchants and Employers.....	2,665	262	None	None
National Benefit.....	28,048	10,968	975	None
North American Accident.....	31,444	15,934	6,045	None
Northern Assurance.....	25,516	13,587	595	None
Norwich Union Fire.....	63,058	24,550	3,717	None
Ocean Accident and Guarantee.....	180,405	62,708	20,350	300
Preferred Accident.....	12,062	6,212	669	None
Railway Passengers.....	47,975	32,101	3,160	None
Royal Exchange.....	12,747	3,268	482	None
Royal Indemnity.....	6,644	4,046	300	None
Scottish Metropolitan.....	57,856	26,532	1,356	None
Sun.....	1,040	160	60	None
Travelers Indemnity.....	42,200	15,359	1,269	None
Travelers Insurance.....	279,042	188,444	28,851	None
United Commercial Travelers.....	30,276	25,747	4,073	None
United States Fidelity and Guaranty.....	38,749	6,390	620	None
Yorkshire.....	38,294	23,597	4,555	None
Totals.....	2,427,147	1,093,436	257,091	300

ABSTRACT OF COMBINED PERSONAL ACCIDENT AND SICKNESS INSURANCE IN CANADA FOR THE YEAR 1921

	\$	\$	\$	\$
Austral.....	None	None	None	None
General Accident of Canada.....	94,645	37,928	4,929	None
London Guarantee.....	22,139	10,786	2,410	None
Loyal Protective.....	228,650	137,407	26,956	119
Merchants Casualty.....	472,919	215,553	37,792	None
Merchants and Employers.....	37,431	16,358	3,979	75
Protective Association.....	249,024	122,714	16,368	None
Ridgely Protective.....	71,220	40,272	8,707	None
Western Casualty.....	29,437	9,456	808	None
Totals.....	1,205,465	590,506	101,979	194

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TABLE XLI.—ABSTRACT OF AUTOMOBILE (A) INSURANCE IN CANADA FOR THE YEAR 1921

Companies	Net Premiums Written during the Year	Losses incurred during the Year	Reserve for Unsettled Claims	
			Not Restited	Restited
	\$	\$	\$	\$
Ætna Insurance.....	31,936	24,204	4,912	None
Alliance Assurance.....	19,414	30,920	5,216	None
Alliance Insurance.....	345	2,330	125	None
American Alliance.....	67	32	33	None
American Central.....	4,470	2,575	None	None
British America.....	89,482	96,420	14,551	766
British Crown.....	75,586	58,725	13,717	None
British Traders.....	68,852	45,212	8,202	110
Canada Accident.....	52,103	37,938	7,330	1,300
Canada Security.....	6,914	5,872	1,085	None
Canadian Fire.....	17,927	12,170	2,350	None
Canadian Surety.....	40,516	30,547	6,400	6
Car and General.....	30,109	25,808	-332	None
Columbia.....	66,504	21,661	2,417	None
Continental Insurance.....	16,542	16,204	3,000	None
Dominion Fire.....	12,838	9,723	1,519	None
Dominion of Canada Guarantee and Accident.....	92,871	67,508	13,275	None
Employers Liability.....	91,940	83,972	17,148	1,250
Equitable Fire.....	124	None	None	None
Fidelity-Phenix.....	9,139	9,723	814	None
Fireman's Fund.....	17,109	5,606	815	None
General Accident, Fire and Life.....	2,522	3,001	None	None
General Accident of Canada.....	69,173	60,885	18,526	None
Glens Falls.....	29,149	8,753	1,960	2,500
Globe and Rutgers.....	39,877	38,705	11,877	None
Globe Indemnity.....	47,727	31,283	4,261	None
Great American.....	28,614	30,078	6,823	None
Guardian Insurance Co. of Canada.....	40,619	25,542	9,233	None
Hartford Fire.....	80,158	26,678	2,858	None
Home Insurance.....	148,986	120,122	38,166	None
Imperial Guarantee and Accident.....	63,258	56,406	26,205	None
Imperial Underwriters.....	289	None	None	None
Insurance Co. of North America.....	86,384	51,819	6,790	None
Law, Union and Rock.....	11,824	20,623	4,145	1,800
Liverpool-Manitoba.....	11,978	20,389	3,500	None
London and Lancashire Insurance.....	27,194	19,718	4,632	790
London and Lancashire Guarantee and Accident.....	48,938	30,716	3,092	None
London Assurance.....	9,933	2,537	525	None
London Guarantee and Accident.....	53,906	46,980	11,060	None
London Mutual.....	38,453	32,933	3,658	2,675
Marine Insurance.....	39,345	27,934	4,953	None
Merchants Casualty.....	33,973	12,636	1,719	None
Motor Union.....	29,712	9,713	4,235	None
Mount Royal.....	5,199	2,491	1,050	None
National Benefit.....	9,175	7,830	978	2,599
National Fire.....	1,009	5,026	544	None
National Union.....	2,043	1,240	1,125	None
Newark.....	4,235	3,560	3,000	None
New Jersey.....	11,387	3,006	906	None
Niagara.....	6,593	5,511	80	None
North American Accident.....	18,079	24,756	2,817	None
Northern Assurance.....	38,115	39,944	13,965	None
Northwestern Mutual.....	3,892	2,140	None	None
Northwestern National.....	9,122	7,027	680	None
Norwich Union.....	96,473	79,129	12,064	None
Occidental.....	15,831	6,421	507	None
Ocean Accident and Guarantee.....	97,535	85,027	17,350	None
Pacific Marine.....	2,399	350	25	None
Palatine.....	12,612	6,389	1,288	None
Phoenix Insurance.....	19,959	12,633	431	None
Providence Washington.....	23,267	22,540	3,025	None
Queen of America.....	60,826	58,566	7,010	4,880
Railway Passengers.....	29,438	41,952	11,515	8,525
Royal Exchange.....	42,274	35,648	792	None
St. Paul Fire and Marine.....	40,010	20,867	4,936	None
Scottish Metropolitan.....	29,233	33,897	10,378	None
Scottish Union and National.....	13,339	6,721	1,316	None
Springfield.....	5,128	432	294	None
Sterling.....	378	2,653	175	None
Sun.....	1,394	415	None	None
Traders and General.....	55,357	39,873	5,650	2,675
Union Assurance.....	17,871	8,870	2,840	None
Union Marine.....	4,964	6,893	203	None
Union of Canton.....	48,442	32,654	6,225	None
United States Fire.....	5,873	4,739	3,510	None
Western Assurance.....	70,738	82,112	12,563	3,508
Totals.....	2,488,990	1,955,943	398,040	33,291

TABLE XLI—ABSTRACT OF AUTOMOBILE (B) INSURANCE IN CANADA FOR THE YEAR 1921

Companies	Net Premiums Written during the Year	Losses incurred during the Year	Reserve for Unsettled Claims	
			Not Resisted	Resisted
Ætna Insurance.....	\$ 7,988	\$ 2,510	\$ None	\$ None
Alliance Assurance.....	37,780	16,775	4,991	None
Alliance Insurance.....	-2,782	3,276	286	None
American Alliance.....	55	62	None	None
American Central.....	2,794	566	318	None
British America.....	108,362	48,434	13,105	1,410
British Crown.....	40,088	28,517	None	None
British Traders.....	38,500	21,751	8,675	None
Canada Accident.....	78,686	27,663	9,321	None
Canada Security.....	12,006	4,659	1,895	None
Canadian Fire.....	14,671	4,402	120	None
Canadian Surety.....	37,087	19,778	4,638	600
Casualty Co. of Canada.....	35,961	15,466	2,805	None
Car and General.....	23,370	8,739	1,443	None
Columbia Insurance.....	10,589	-150	957	None
Continental Casualty.....	14,612	2,545	445	None
Continental Insurance.....	4,361	3,874	215	None
Dominion Fire.....	5,351	4,742	441	None
Dominion Gresham.....	85,747	37,265	9,338	None
Dominion of Canada Guarantee and Accident.....	160,148	63,566	17,556	None
Eagle, Star and Br. Dominions.....	26,561	6,787	5,000	None
Employers' Liability.....	275,353	83,269	30,000	None
Fidelity and Casualty.....	3,360	-2,138	50	1,500
Fidelity-Phenix.....	4,029	2,333	70	None
General Accident of Canada.....	195,617	71,156	13,004	None
General Animals.....	-5,006	6,997	None	6,787
Glens Falls.....	5,751	6,552	1,055	None
Globe and Rutgers.....	29,245	16,162	1,563	None
Globe Indemnity.....	208,871	138,362	38,197	None
Great American.....	23,411	12,544	2,306	None
Guardian Insurance of Canada.....	107,814	35,432	16,220	None
Hartford Accident.....	19,811	5,175	2,089	None
Home.....	26,440	32,214	4,902	None
Imperial Guarantee and Accident.....	68,078	26,458	11,510	None
Imperial Underwriters.....	70	None	None	None
Insurance Co. of North America.....	26,561	27,896	1,306	None
Law Union and Rock.....	26,428	1,788	2,192	650
London and Lancashire Guarantee and Accident.....	125,554	62,271	23,221	None
London and Lancashire Insurance.....	18,703	446	270	None
London Assurance.....	7,252	3,100	605	None
London Guarantee and Accident.....	129,440	68,683	24,230	None
London Mutual.....	55,604	30,645	6,749	4,250
Lumbermen's Mutual Casualty.....	6,707	1,753	1,030	None
Marine.....	7,566	741	286	None
Merchants Casualty.....	57,496	14,186	3,251	None
Maryland Casualty.....	36,729	11,000	1,926	None
Merchants and Employers.....	40,659	17,494	2,057	9,478
Motor Union.....	70,697	48,906	5,109	None
Mount Royal.....	13,134	1,525	65	None
National Benefit.....	11,330	4,416	406	None
National-Ben Franklin.....	None	197	None	None
National Fire.....	1,827	632	183	None
National Union.....	990	None	None	None
Newark.....	811	None	None	None
New Jersey.....	7,091	6,664	1,257	None
Niagara.....	1,172	360	None	None
North American Accident.....	50,295	21,273	4,780	None
Northern Assurance.....	67,287	22,146	2,220	None
Northwestern Mutual.....	4,560	85	190	None
Northwestern National.....	3,477	3,363	495	None
Norwich Union.....	120,817	72,883	32,003	None
Occidental.....	25,278	11,572	2,540	None
Ocean Accident.....	171,661	65,887	27,450	None
Pacific Marine.....	2,559	344	None	None
Palatine.....	10,297	3,483	249	None
Preferred Accident.....	15,763	5,417	2,145	None
Providence Washington.....	2,875	3,111	615	None
Queen.....	26,776	15,512	1,725	200
Railway Passengers.....	87,213	26,708	8,615	175
Royal Exchange.....	72,347	34,788	3,375	None
Royal Indemnity.....	35,123	11,316	5,767	1,928
St. Paul.....	4,234	2,350	315	None
Scottish Metropolitan.....	31,235	11,880	1,400	None
Scottish Union.....	8,964	6,201	2,422	None
Springfield.....	526	None	None	None
Sun.....	1,102	43	115	None
Traders and General.....	78,234	30,737	8,458	3,150
Travelers Indemnity.....	124,567	48,020	112,199	None
Union Assurance.....	22,730	5,525	2,845	None
Union Marine.....	6,441	2,736	405	None
Union of Canton.....	83,209	40,969	5,918	2,500
United States Fidelity and Guaranty.....	59,340	53,171	18,805	2,000
Western Assurance.....	78,482	24,873	6,310	100
Yorkshire.....	78,048	39,583	15,014	None
Totals.....	3,623,940	1,622,435	548,036	34,728

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TABLE XLI—ABSTRACT OF BURGLARY INSURANCE IN CANADA FOR THE YEAR 1921

Companies	Net Premiums written during the Year	Losses incurred during the Year	Unsettled Claims	
			Not resisted	Resisted
	\$	\$	\$	\$
Alliance Assurance.....	22,727	10,150	4,589	None
American Surety.....	9,416	11,977	11,250	None
Canada Accident.....	14,533	10,583	4,015	None
Canadian Surety.....	21,280	22,261	661	12,745
Dominion Gresham.....	61,766	48,381	8,980	None
Dom. of Canada G'tee & Acc't.....	17,314	6,416	642	None
Employers Liability.....	42,337	2,128	380	None
Fidelity and Casualty.....	39,378	24,543	389	None
General Accident of Canada.....	22,115	8,335	300	None
Globe Indemnity.....	10,338	6,027	3,677	None
Guardian Ins. Co. of Canada.....	17,085	6,359	1,257	None
Hartford Accident.....	18,652	7,559	3,132	None
Law, Union and Rock.....	12,217	12,132	1,037	800
London & Lanc. G'tee and Acc't.....	2,991	492	326	None
Maryland Casualty.....	68,689	58,567	11,167	None
National Surety.....	27,255	20,657	9,647	None
North American Accident.....	4,046	3,761	2,651	None
Northern Assurance.....	5,621	1,550	20	None
Ocean Accident & G'tee.....	12,987	7,242	100	3,000
Railway Passengers.....	3,149	186	25	None
Royal Indemnity.....	58,876	20,696	8,365	None
Travelers Indemnity.....	107,770	33,877	13,254	None
United States Fidelity and Guaranty.....	80,847	23,552	1,925	None
Totals.....	681,389	347,461	87,789	16,545

ABSTRACT OF CROP INSURANCE IN CANADA FOR THE YEAR 1921

Home Insurance.....	12,268	40,091	1,674	None
Totals.....	12,268	40,091	1,674	None

ABSTRACT OF EXPLOSION INSURANCE IN CANADA FOR THE YEAR 1921

Continental Insurance.....	6,884	None	None	None
Employers Liability.....	3,346	892	None	None
Equitable Fire.....	595	None	None	None
Fidelity-Phenix.....	9,337	None	None	None
Glens Falls.....	7,205	271	None	None
Globe and Rutgers.....	33,918	4,406	None	None
Great American.....	206	5	None	None
Hartford Fire.....	2,190	None	None	None
Home.....	5,260	None	None	None
Insurance Co. of North America.....	11,204	None	None	None
Liverpool-Manitoba.....	516	None	None	None
Niagara.....	— 70	None	None	None
Providence Washington.....	4,150	None	None	None
Scottish Union.....	678	None	None	None
United States Fire.....	2,539	None	None	None
Westchester.....	796	None	None	None
Western.....	1,653	None	None	None
Totals.....	90,407	5,574	None	None

ABSTRACT OF FORGERY INSURANCE IN CANADA FOR THE YEAR 1921

Canadian Surety.....	190	359	None	None
Globe Indemnity.....	119	None	None	None
Maryland Casualty.....	236	None	None	None
National Surety.....	45,007	2,149	None	None
United States Fidelity and Guaranty.....	328	None	None	None
Totals.....	45,880	2,508	None	None

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TABLE XLI.—ABSTRACT OF GUARANTEE INSURANCE IN CANADA FOR THE YEAR 1921

Companies	Net Premiums written during the Year	Losses incurred during the Year	Reserve for Unsettled Claims	
			Not Resisted	Resisted
	\$	\$	\$	\$
Alliance Assurance.....	16,477	1,290	1,025	None
American Surety.....	33,385	77,360	42,801	None
Canada Accident.....	31,701	11,204	9,139	None
Canadian Surety.....	89,388	27,459	9,372	4,754
Dominion Gresham.....	10,956	7,309	1,500	None
Dominion of Canada Guarantee and Accident.....	52,044	13,447	8,792	None
Employers Liability.....	107,789	73,706	84,017	None
General Accident of Canada.....	27,678	20,064	7,000	None
Globe Indemnity.....	20,099	31,316	11,689	None
Grain Insurance.....	66,290	25,143	2,080	None
Guarantee Co. of North America.....	127,290	18,475	27,457	None
Guardian Insurance Co.....	14,545	1,709	240	None
Hartford Accident Indemnity.....	2,184	51	None	None
Imperial Guarantee and Accident.....	43,930	32,923	5,500	10,500
Imperial Underwriters.....	400	None	None	None
International Fidelity.....	7,155	2,272	1,199	None
London Guarantee and Accident.....	121,461	192,844	34,910	125,000
London and Lancashire Guarantee and Accident.....	45,236	8,361	5,803	None
Maryland Casualty.....	16,613	—8,808	300	None
National Surety.....	101,131	26,809	10,379	None
Northern Assurance.....	3,735	500	500	None
Ocean Accident and Guarantee.....	25,731	18,916	2,975	None
Railway Passengers.....	13,081	23,104	26,000	None
Royal Indemnity.....	58,535	75,702	62,353	None
Scottish Metropolitan.....	2,942	826	—2,800	None
Sun.....	891	None	None	None
United States Fidelity and Guaranty.....	287,913	179,514	179,919	71,234
Totals.....	1,328,610	861,495	532,180	211,488

GUARANTEE COMPANY OF NORTH AMERICA

In Canada.....	127,290	18,475	27,487	None
In other countries.....	224,788	132,362	49,517	None
Totals.....	352,078	150,837	77,004	None

ABSTRACT OF HAIL INSURANCE IN CANADA FOR THE YEAR 1921

Acadia Fire.....	28,577	27,442	None	None
Aetna Insurance.....	20,178	21,904	None	None
Alliance Assurance.....	129,626	156,049	None	None
Bee Hail.....	102,743	80,462	None	None
British America.....	77,080	64,453	None	None
British Crown.....	186,192	167,808	None	None
British Traders.....	103,959	133,272	None	None
Canada Security.....	298,724	322,446	None	None
Canadian Indemnity.....	178,330	160,079	None	None
Car and General.....	172,372	134,730	None	None
Connecticut Fire.....	159,560	169,793	94	None
Continental Insurance.....	145,982	144,617	None	None
Dominion Fire.....	97,339	116,518	None	None
Eagle, Star and British Dominions.....	95,931	70,298	None	None
Employers Liability.....	96,037	113,533	None	None
Excess.....	118,142	126,232	300	None
Federal.....	42,779	58,823	None	None
Fidelity-Phenix.....	80,368	89,902	None	None
General Accident of Canada.....	19,164	7,426	None	None
General Accident Fire and Life.....	162,311	133,564	None	None
Glens Falls.....	159,560	169,093	94	None
Great American.....	53,952	30,426	25	None
Hartford Fire.....	466,349	549,250	554	None
Home Insurance.....	429,965	698,703	742	None
Insurance Co. of North America.....	25,220	24,043	None	None
London Guarantee and Accident.....	138,452	149,013	None	None
Merchants Fire.....	142,771	172,117	None	None
National Benefit.....	47,766	47,303	None	None
National Union.....	50,019	38,619	None	None
Niagara.....	11,473	9,912	245	None
Occidental.....	26,019	24,635	None	None
Phoenix Insurance.....	159,560	169,793	94	None
Scottish Canadian.....	16,782	10,906	None	None
Springfield.....	20,178	31,120	None	None
Sterling.....	32,925	32,872	None	None
Union of Canton.....	87,278	62,042	None	None
Westchester.....	159,560	169,793	94	None
Western Assurance.....	13,352	28,411	None	None
Totals.....	4,356,575	4,717,432	2,242	None

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TABLE XLI.—ABSTRACT OF INLAND TRANSPORTATION INSURANCE IN CANADA FOR THE YEAR 1921

Companies	Net Premiums written during the Year	Losses incurred during the Year	Unsettled Claims	
			Not resisted	Resisted
	\$	\$	\$	\$
Etna Insurance.....	431	19	11	None
Alliance Insurance.....	522	101	None	None
American and Foreign.....	25,102	5,247	None	None
British America.....	4,161	229	30	None
British and Foreign.....	550	600	None	None
Columbia.....	10,264	5,041	100	None
Fireman's Fund.....	8,037	6,342	105	None
Glens Falls.....	888	720	None	None
Globe and Rutgers.....	1,447	467	50	None
Great American.....	34	None	None	None
Hartford Fire.....	44,051	21,486	642	None
Insurance Co. of North America.....	26,647	9,335	None	None
London Assurance.....	25,022	500	500	None
Marine.....	32,664	10,369	15,662	None
Ocean Marine.....	3,312	-14,823	None	None
Queen of America.....	20	None	None	None
St. Paul Fire.....	31,676	14,121	5,656	None
Union Assurance.....	5,605	809	None	None
Union Marine.....	598	None	None	None
Union of Canton.....	69,303	33,563	3,947	None
Western.....	33,183	10,562	1,476	None
Totals.....	323,517	104,688	28,179	None

ABSTRACT OF LIABILITY INSURANCE IN CANADA FOR THE YEAR 1921

Alliance Assurance.....	39,878	3,733	3,729	None
Canada Accident.....	64,101	3,847	27,548	None
Car and General.....	2,401	1,059	250	None
Continental Casualty.....	86,142	34,162	13,229	None
Dominion Gresham.....	46,299	6,768	1,998	None
Dominion of Canada Guarantee and Accident.....	9,472	1,763	395	None
Employers Liability.....	647,192	269,594	189,000	1,000
Fidelity and Casualty.....	8,592	603	250	None
General Accident of Canada.....	99,708	40,256	19,237	None
Globe Indemnity.....	214,327	169,213	89,318	None
Guardian Insurance Co. of Canada.....	43,647	2,346	4,290	None
Hartford Accident and Indemnity.....	6,638	268	218	None
Imperial Guarantee and Accident Co.....	3,944	576	60	None
Imperial Underwriters.....	242	None	None	None
Law, Union and Rock.....	34,484	51,613	22,743	4,950
London Guarantee and Accident.....	159,451	-18,209	50,264	None
London and Lancashire Guarantee and Accident.....	24,696	4,376	7,209	None
Maryland Casualty.....	68,348	21,609	39,070	None
Merchants and Employers.....	149,432	84,216	19,715	21,450
Motor Union.....	735	None	None	None
North American Accident.....	244,162	161,573	128,883	None
Northern Assurance.....	15,908	3,476	2,960	None
Norwich Union Fire.....	34,045	8,248	4,377	None
Ocean Accident and Guarantee.....	176,142	63,723	67,139	None
Railway Passengers.....	97,970	37,742	31,415	None
Royal Exchange.....	42,877	15,466	6,281	None
Royal Indemnity.....	15,785	3,582	3,901	None
Scottish Metropolitan.....	147,893	103,620	23,952	12,050
Sun.....	4,490	414	241	None
Travelers Insurance.....	338,599	146,621	48,254	None
United States Fidelity and Guaranty.....	112,646	47,467	1,180	19,150
Yorkshire.....	125,208	59,037	50,441	None
Totals.....	3,065,454	1,328,762	857,547	58,600

ABSTRACT OF LIVE STOCK INSURANCE IN CANADA FOR THE YEAR 1921

General Animals.....	48,168	28,607	4,973	None
Hartford Live Stock.....	27,895	40,415	28,340	None
Yorkshire.....	28,442	43,849	20,404	1,465
Totals.....	104,505	112,871	53,717	1,465

TABLE XLII.—ABSTRACT OF PLATE GLASS INSURANCE IN CANADA FOR THE YEAR 1921

Companies	Net Premiums written during the year	Losses incurred during the Year	Reserve for Unsettled Claims	
			Not resisted	Resisted
	\$	\$	\$	\$
Alliance Assurance.....	9,280	3,039	316	None
Canada Accident.....	32,633	7,603	2,033	None
Canadian Surety.....	15,319	4,203	115	None
Casualty Co. of Canada.....	51,961	13,957	2,916	None
Dominion Gresham.....	10,636	4,127	400	None
Dominion of Canada Guarantee and Accident.....	47,138	11,253	3,070	None
Fidelity and Casualty.....	15,167	6,136	637	None
General Animals.....	27,427	9,485	1,314	None
Guardian Insurance Co. of Canada.....	18,453	3,355	979	None
Halifax Fire Insurance Co.	175	18	None	None
Hartford Accident.....	1,453	None	None	None
Imperial Guarantee and Accident.....	8,062	3,580	740	None
Law, Union and Rock.....	13,958	4,855	671	None
Lloyds Plate Glass.....	50,406	13,022	2,800	None
London and Lancashire Guarantee and Accident.....	36,211	9,656	1,863	None
Maryland Casualty.....	12,130	4,625	1,089	None
Merchants and Employers.....	19,018	10,367	369	168
Mount Royal.....	21,963	10,578	335	None
National Provincial Insurance.....	24,007	8,169	703	None
New York Plate Glass.....	27,646	10,378	1,679	None
North American Accident.....	37,902	8,994	380	None
Northern Assurance.....	30,521	5,975	195	None
Norwich Union Fire.....	36,565	8,898	1,176	None
Ocean Accident and Guarantee.....	109,850	27,395	2,895	None
Railway Passengers.....	34,779	10,720	5,570	None
Travelers Indemnity.....	10,243	1,779	378	None
United States Fidelity and Guaranty.....	17,507	5,784	560	None
Yorkshire.....	18,340	6,309	1,012	None
Totals.....	737,750	214,290	34,195	168

ABSTRACT OF RAIN INSURANCE IN CANADA FOR THE YEAR 1921

Hartford Fire.....	18,682	5,363	None	None
Home.....	2,036	1,326	None	None
Totals.....	20,718	6,689	None	None

ABSTRACT OF ROBBERY INSURANCE IN CANADA FOR THE YEAR 1921

Dominion of Canada Guarantee and Accident.....	559	None	None	None
Employers Liability.....	9,395	None	None	None
General Accident of Canada.....	2,971	None	None	None
Totals.....	12,925	None	None	None

ABSTRACT OF SICKNESS INSURANCE IN CANADA FOR THE YEAR 1921

Alliance Assurance.....	34,554	46,177	3,796	None
Canada Accident.....	31,728	15,155	2,035	None
Car and General.....	3,562	3,262	143	None
Continental Casualty.....	104,474	37,313	6,109	None
Dominion Gresham.....	36,034	30,411	4,512	None
Dominion of Canada Guarantee and Accident.....	202,820	106,648	23,759	None
Employers Liability.....	110,979	80,919	23,000	None
Fidelity and Casualty.....	85,618	61,265	3,889	2,000
General Accident of Canada.....	40,014	20,152	5,242	None
Globe Indemnity.....	126,421	63,363	11,729	None
Guardian Insurance.....	18,163	18,358	4,726	None
Hartford Accident.....	3,072	419	306	None
Imperial Guarantee and Accident.....	118,137	56,908	8,419	None
Imperial Underwriters.....	251	None	None	None
Law, Union and Rock.....	8,558	8,775	1,242	75
London and Lancashire Guarantee and Accident.....	89,302	69,318	17,089	None
London Guarantee and Accident.....	47,216	19,372	11,906	None
Maryland Casualty.....	47,037	29,211	5,719	None
Merchants and Employers.....	2,573	760	None	None
National Benefit.....	41,712	20,612	3,315	None
North American Accident.....	26,516	18,207	4,820	None
Northern Assurance.....	24,814	17,670	1,935	None
Norwich Union Fire.....	67,952	40,675	8,192	500
Ocean Accident and Guarantee.....	86,894	42,207	12,540	None
Preferred Accident.....	7,078	2,903	167	None
Railway Passengers.....	29,252	13,716	4,205	None
Royal Exchange.....	6,379	4,985	651	None
Royal Indemnity.....	4,695	3,454	525	None
Scottish Metropolitan.....	61,117	34,985	6,315	None
Sun.....	1,145	281	220	None
Travelers Indemnity.....	128,723	79,961	13,609	None
United States Fidelity and Guaranty.....	38,670	29,315	5,450	None
Yorkshire.....	35,694	26,947	6,460	200
Totals.....	1,671,154	1,003,704	202,327	2,775

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TABLE XLI.—ABSTRACT OF SPRINKLER INSURANCE IN CANADA FOR THE YEAR 1921.

Companies	Net Premiums written during the Year	Losses incurred during the Year	Unsettled Claims	
			Not resisted	Resisted
	\$	\$	\$	\$
American Lloyds.....	2,974	429	None	None
British & Foreign Marine.....	468	None	None	None
Glens Falls.....	433	None	None	None
Great American.....	470	17	None	None
Hartford Fire.....	23,802	2,079	None	None
Home Insurance.....	15,596	8,805	None	None
Insurance Co. of North America.....	1,845	None	None	None
Maryland Casualty.....	22,425	36,237	2,978	None
Scottish Union.....	2,641	473	18	None
Springfield Fire.....	1,006	637	None	None
Totals.....	76,665	48,727	2,996	None

ABSTRACT OF STEAM BOILER INSURANCE IN CANADA FOR THE YEAR 1921

Boiler Inspection.....	129,820	5,483	None	None
Employers Liability.....	3,693	None	None	None
Fidelity and Casualty.....	37,019	3,283	None	12,760
General Accident of Canada.....	42,886	3,686	5,142	None
Hartford Steam Boiler.....	1,200	None	None	None
Maryland Casualty.....	19,580	3,466	211	None
Royal Indemnity.....	29,891	9,349	6,732	None
Travelers Indemnity.....	77,562	2,405	71	None
Totals.....	341,651	32,672	12,156	12,760

ABSTRACT OF TITLE INSURANCE IN CANADA FOR THE YEAR 1921

Chartered Trust and Executor.....	None	None	None	None
Totals.....	None	None	None	None

ABSTRACT OF TORNADO INSURANCE IN CANADA FOR THE YEAR 1921

Ætna.....	—218	2,224	None	None
American Central.....	1,449	159	None	None
Continental Insurance.....	1,658	1,603	988	None
Fidelity-Phenix.....	1,762	1,767	125	None
Firemen's.....	334	60	None	None
Girard Fire and Marine.....	—29	None	None	None
Glens Falls.....	1,010	4,119	410	None
Great American.....	1,407	951	15	None
Hartford Fire.....	26,234	5,804	1,206	None
Home Insurance.....	41,356	24,369	11,065	None
Insurance Co. of State of Pa.....	871	12	None	None
National Fire of Hartford.....	1,494	None	None	None
National Union.....	2,984	1,185	135	None
Niagara.....	205	—4	None	None
Northwestern National.....	265	4,139	4,125	None
St. Paul Fire.....	7,527	3,731	637	None
Scottish Union.....	1,921	1,082	18	None
Springfield Fire.....	3,493	16	110	None
Sterling.....	304	None	None	None
United States Fire.....	725	4	None	None
Totals.....	94,805	56,717	18,884	None

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TABLE XLII.—ABSTRACT of Accident, Guarantee, Plate Glass, Sickness, etc., business transacted by Companies which transact more than one class of business of casualty insurance.

CASUALTY COMPANY OF CANADA

Nature of Business	Net cash received for Premiums	Losses incurred during the Year	Reserve for Unsettled Claims		Remarks
			Nor Resisted	Resisted	
Auto (B).....	\$ 35,961	\$ 15,466	\$ 2,808	None	} Total business December 31, 1921.
Plate Glass.....	51,961	13,957	2,916	None	
Totals.....	87,922	29,423	5,724	None	

THE DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY

Accident.....	32,848	26,192	4,126	None	} Total business December 31, 1921.
Auto (B).....	85,747	37,265	9,358	None	
Burglary.....	61,766	48,381	8,980	None	
Guarantee.....	10,986	7,309	1,500	None	
Liability.....	46,299	6,768	1,998	None	
Plate Glass.....	10,636	4,127	400	None	
Sickness.....	36,034	30,411	4,512	None	
Totals.....	284,316	160,453	30,854	None	

THE GENERAL ANIMALS INSURANCE COMPANY OF CANADA

Auto (B)—In Canada.....	—5,006	6,997	None	6,787	} Total business December 31, 1921.
Live Stock—In Canada.....	48,168	28,607	4,973	None	
Live Stock—In other countries.....	174	None	None	None	
Plate Glass—In Canada.....	27,427	9,485	1,314	None	
Totals.....	70,763	45,089	6,287	6,787	

MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY

Accident.....	2,665	262	None	None	} Total business December 31, 1921.
Accident and Sickness Combined.....	37,431	16,358	3,979	75	
Auto (B).....	40,659	17,494	2,057	9,478	
Liability.....	149,432	84,216	19,715	21,450	
Plate Glass.....	19,018	10,367	369	168	
Sickness.....	2,573	760	None	None	
Totals.....	251,778	129,457	26,120	31,171	

AMERICAN SURETY COMPANY OF NEW YORK

Burglary.....	9,416	11,977	11,250	None	} In Canada, December 31, 1921.
Guarantee.....	33,385	77,360	42,801	None	
Totals.....	42,801	89,337	54,051	None	

THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY, LIMITED

Inland Transportation.....	550	600	None	None	} In Canada, December 31, 1921.
Sprinkler Leakage.....	468	None	None	None	
Totals.....	1,018	600	None	None	

CONTINENTAL CASUALTY COMPANY

Accident.....	161,851	44,667	4,577	None	} In Canada, December 31, 1921.
Auto (B).....	14,612	2,545	445	None	
Liability.....	86,142	34,152	13,229	None	
Sickness.....	104,474	37,313	6,109	None	
Totals.....	366,409	118,687	24,360	None	

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TABLE XLII.—ABSTRACT of Accident, Guarantee, Plate Glass, Sickness, etc., business transacted by Companies which transact more than one class of business of casualty insurance—*Continued*.

THE FIDELITY AND CASUALTY COMPANY OF NEW YORK

Nature of Business	Net cash received for Premiums	Losses incurred during the Year	Reserve for Unsettled Claims		Remarks
			Not Resisted	Resisted	
	\$	\$	\$	\$	
Accident.....	69,034	24,529	12,456	None	In Canada, December 31, 1921
Auto (B).....	3,360	—2,138	50	1,500	
Burglary.....	39,378	24,543	389	None	
Liability.....	8,592	603	250	None	
Plate Glass.....	15,167	6,136	637	None	
Sickness.....	85,618	61,265	3,889	2,000	
Steam Boiler.....	37,019	3,283	None	12,766	
Totals.....	258,168	118,221	17,671	16,266	

HARTFORD ACCIDENT AND INDEMNITY COMPANY

Accident.....	3,523	543	None	None	In Canada, December 31, 1921.
Auto (B).....	19,811	5,175	2,089	None	
Burglary.....	18,652	7,559	3,132	None	
Guarantee.....	2,184	51	None	None	
Liability.....	6,638	268	218	None	
Plate Glass.....	1,453	None	None	None	
Sickness.....	3,072	419	306	None	
Totals.....	55,333	14,015	5,745	None	

MARYLAND CASUALTY COMPANY

Accident.....	38,455	15,151	4,087	None	In Canada, December 31, 1921.
Auto (B).....	36,729	11,000	1,926	None	
Burglary.....	68,689	58,567	11,167	None	
Forgery.....	236	None	None	None	
Guarantee.....	16,613	—8,808	300	None	
Liability.....	68,348	21,609	39,070	None	
Plate Glass.....	12,130	4,625	1,089	None	
Sickness.....	47,037	29,211	5,719	None	
Sprinkler Leakage.....	22,425	36,287	2,978	None	
Steam Boiler.....	19,580	3,466	211	None	
Totals.....	330,272	171,108	66,547	None	

NATIONAL SURETY COMPANY

Burglary.....	27,255	20,657	9,647	None	In Canada, December 31, 1921.
Forgery.....	45,007	2,149	None	None	
Guarantee.....	101,131	26,809	10,379	None	
Totals.....	173,393	49,615	20,026	None	

THE PREFERRED ACCIDENT INSURANCE COMPANY OF NEW YORK

Accident.....	12,062	6,212	669	None	In Canada, December 31, 1921.
Auto (B).....	15,763	5,417	2,145	None	
Sickness.....	7,078	2,903	167	None	
Totals.....	34,903	14,532	2,981	None	

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TABLE XLII.—ABSTRACT of Accident, Guarantee, Plate Glass, Sickness, etc., business transacted by Companies which transact more than one class of business of casualty insurance—*Concluded.*

ROYAL INDEMNITY COMPANY

Nature of Business	Net cash received for Premiums	Losses incurred during the Year	Reserve for Unsettled Claims		Remarks
			Not Resisted	Resisted	
	\$	\$	\$	\$	
Accident.....	6,644	4,046	200	None	In Canada, December 31, 1921.
Auto (B).....	35,123	11,316	5,767	1,928	
Burglary.....	58,876	20,696	8,365	None	
Guarantee.....	58,535	75,702	62,353	None	
Liability.....	15,785	3,582	3,901	None	
Sickness.....	4,695	3,454	525	None	
Steam Boiler.....	29,891	9,349	6,732	None	
Totals.....	209,540	128,145	87,943	1,928	

TRAVELERS INDEMNITY COMPANY, HARTFORD, CONN.

Accident.....	42,200	15,359	1,269	None	In Canada, December 31, 1921.
Auto (B).....	124,567	48,020	112,199	None	
Burglary.....	107,770	33,877	13,254	None	
Plate Glass.....	10,243	1,779	378	None	
Sickness.....	128,723	79,961	13,609	None	
Steam Boiler.....	77,562	2,405	71	None	
Totals.....	491,065	181,401	140,780	None	

TRAVELERS INSURANCE COMPANY, HARTFORD, CONN.

Accident.....	279,042	188,444	28,851	None	In Canada, December 31, 1921.
Liability.....	338,599	146,621	43,254	None	
Totals.....	617,641	335,065	77,105	None	

UNITED STATES FIDELITY AND GUARANTY COMPANY

Accident.....	33,749	6,390	620	None	In Canada, December 31, 1921.
Auto (B).....	59,340	53,171	13,805	2,000	
Burglary.....	80,847	23,552	1,925	None	
Forgery.....	328	None	None	None	
Guarantee.....	287,913	179,514	179,919	71,234	
Liability.....	112,646	47,467	1,180	19,150	
Plate Glass.....	17,507	5,784	560	None	
Sickness.....	38,670	29,315	5,450	None	
Totals.....	636,000	345,193	208,459	92,384	

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TABLE XLIII.—CASUALTY INSURANCE IN CANADA 1921

(Including business of Provincial licensees)

NET PREMIUMS WRITTEN

No.	Class of business	Dominion Licensees	Provincial Licensees			Grand Totals
			(a) Prov. Cos. within provinces by which they are incorp.	(b) Prov. Cos. other than those by which they are incorp.	Total Provincial Licensees	
		\$	\$	\$	\$	\$
1	Accident.....	2,427,147	9,640	1,179	10,819	2,437,966
2	Accident and Sickness combined.....	1,205,465	78,992	28,018	107,010	1,312,475
3	Accident and Sickness (Fraternal).....		268		268	268
4	Automobile (A).....	2,488,991	26,918	8,079	34,997	2,523,988
5	Automobile (B).....	3,623,949	55,839	12,145	67,984	3,691,924
6	Burglary.....	681,389				681,389
7	Crop.....	12,268				12,268
8	Liability.....	3,065,454	208,457	361	208,818	3,274,272
9	Explosion.....	90,407				90,407
10	Forgery.....	45,880				45,880
11	Funeral.....		71,093		71,093	71,093
12	Funeral (Fraternal).....		56,170		56,170	56,170
13	Guarantee.....	1,328,610	44,937		44,937	1,373,547
14	Hail.....	4,356,575	835,058	405,648	1,240,706	5,597,281
15	Inland Transportation.....	323,517	283		283	323,800
16	Live Stock.....	104,505	5,888	5,487	11,375	115,880
17	Plate Glass.....	737,750	171,891	2,825	174,716	912,466
18	Rain.....	20,718				20,718
19	Robbery.....	12,925	17,094		17,094	30,019
20	Sickness.....	1,671,154	6,608		6,608	1,677,762
21	Sickness (Fraternal).....		1,063,239	20,784	1,084,023	1,084,023
22	Sickness and Funeral (Fraternal) combined.....		385,858	185,016	570,874	570,874
23	Sprinkler Leakage.....	76,665				76,665
24	Steam Boiler.....	341,651				341,651
25	Title.....					
26	Tornado.....	94,805	31,336		31,336	126,141
27	Weather.....		107,039		107,039	107,039
	Totals.....	22,709,816	3,176,608	669,542	3,846,150	25,555,966

NET LOSSES INCURRED

No.	Class of business					
1	Accident.....	1,093,436	742	1,279	2,021	1,105,457
2	Accident and Sickness combined.....	590,506	30,776	15,619	46,395	636,901
3	Accident and Sickness (Fraternal).....		135		135	135
4	Automobile (A).....	1,955,943	16,819	3,693	20,512	1,976,455
5	Automobile (B).....	1,622,435	13,955	4,224	18,179	1,640,614
6	Burglary.....	347,461				347,461
7	Crop.....	40,091				40,091
8	Liability.....	1,328,762	125,145	45	125,190	1,454,952
9	Explosion.....	5,574				5,574
10	Forgery.....	2,508				2,508
11	Funeral.....		6,763		6,763	6,763
12	Funeral (Fraternal).....		85,539	19,570	105,019	105,019
13	Guarantee.....	861,496	2,658		2,658	864,154
14	Hail.....	4,717,432	732,003	348,818	1,080,821	5,798,253
15	Inland Transportation.....	104,688				104,688
16	Live Stock.....	112,871	6,500	4,890	10,890	123,761
17	Plate Glass.....	214,290	57,853	1,496	59,349	273,639
18	Rain.....	6,689				6,689
19	Robbery.....		16,408		16,408	16,408
20	Sickness.....	1,003,704	6,651		6,651	1,010,355
21	Sickness (Fraternal).....		714,148	124,996	839,144	839,144
22	Sickness and Funeral (Fraternal) combined.....					
23	Sprinkler Leakage.....	48,727				48,727
24	Steam Boiler.....	32,672				32,672
25	Title.....					
26	Tornado.....	55,717	16,285		16,285	73,002
27	Weather.....		32,038		32,038	32,038
	Totals.....	14,154,747	1,864,418	524,130	2,388,548	16,543,295

List of Insurance Companies licensed to do business in Canada under the Insurance Act, 1917, as at June 30, 1922.

Name of Company	Chief Agent to receive Process	Amount of Deposit with Receiver General		Description of Insurance Business for which Licensed
		Par Value	Accepted Value	
L'Abellé.....	J. E. Clement, Chief Agent, Montreal.....	\$ 201,685	\$ 143,833	Hail.
The Acadia Fire Insurance Company.....	R. K. Elliot, Secretary, Halifax, N.S.....	80,000	75,345	Fire and Hail.
Ætna Casualty and Surety Company.....	E. J. Christmas, Chief Agent, Montreal.....	50,000	48,500	Guarantee.
Ætna Insurance Company.....	A. M. M. Kirkpatrick, Chief Agent, Toronto.....	655,333	551,222	Fire, Automobile, Explosion, Hail, Inland Transportation, Sprinkler Leakage, and Tornado.
Ætna Life Insurance Company.....	E. J. Christmas, Chief Agent, Montreal.....	6,656,046	5,864,190	Life.
Agricultural Insurance Company.....	P. S. Grant, Chief Agent, Toronto.....	35,050	33,326	Fire and limited Explosion.
Alliance Assurance Company, Limited.....	E. E. Kenyon, Chief Agent, Montreal.....	871,500	780,615	Fire, Accident, Automobile, Burglary, limited Explosion, Guarantee, Hail, Plate Glass, Sickness and Insurance against loss or damage by robbery.
The Alliance Insurance Company of Philadelphia.....	Robert Hampson & Son, Limited, Chief Agents, Montreal.....	190,000	185,250	Fire, Automobile, excluding insurance against loss by reason of bodily injury to the person and Inland Transportation.
American Alliance Insurance Company.....	Wm. Robins, Chief Agent, Toronto.....	30,000	30,000	Fire and Automobile, excluding insurance against loss by reason of bodily injury to the person, restricted to Province of British Columbia.
The American and Foreign Marine Insurance Company.....	Robert J. Dale, Chief Agent, Montreal.....	26,000	26,000	Inland Transportation, Explosion and Tornado.
American Central Insurance Company.....	W. P. Fess, Chief Agent, Winnipeg.....	311,247	281,616	Fire, Automobile, Explosion and Tornado.
American Equitable Assurance Company of New York.....	J. E. Clement, Chief Agent, Montreal.....	90,000	88,860	Fire and limited Explosion.
The American Insurance Company.....	C. S. Biles, Chief Agent, Winnipeg.....	73,000	68,093	Fire.
American Lloyd Underwriters.....	J. E. Clement, Chief Agent, Montreal.....	76,900	66,150	Fire and Sprinkler Leakage.
American Surety Company of New York.....	William H. Hall, Chief Agent, Toronto.....	105,000	82,750	Burglary and Guarantee.
Antigonish Farmers' Mutual Fire Insurance Company.....	D. Chisholm, Secretary, Antigonish, N.S.....	1,200	1,140	Fire, restricted to Province of Nova Scotia.
Atlas Assurance Company, Limited.....	R. R. Martin, Chief Agent, Montreal.....	820,267	694,474	Fire.
The Autoar Fire and Accident Insurance Company, Limited.....	Jos. D. Cherry, Chief Agent, Montreal.....	65,700	60,444	Fire.
Balaise Fire Insurance Company.....	A. S. Matthew, Chief Agent, Vancouver.....	50,600	50,104	Fire.
Beaver Fire Insurance Company.....	Andre Gouze, Managing Director, Winnipeg.....	75,553	58,658	Fire.
The Boiler Inspection and Insurance Company of Canada.....	H. N. Roberts, Vice-President, Toronto.....	235,800	219,246	Steam Boiler and Insurance against damage to property and liability for damage to the property or person of others caused by the breakdown of any electrical machinery.
Boston Insurance Company.....	C. C. Wansbrough, Chief Agent, Calgary.....	80,000	77,600	Fire.
British America Assurance Company.....	W. B. Meikle, President, Toronto.....	117,740	108,837	Fire, Automobile, Hail and Inland Transportation.
British Colonial Fire Insurance Company.....	Theodore Meunier, Managing Director, Montreal.....	65,000	46,692	Fire.
The British Crown Assurance Corporation, Limited.....	J. H. Riddell, Chief Agent, Toronto.....	712,663	661,995	Fire, Automobile, excluding insurance against loss by reason of bodily injury to the person, limited Explosion and Hail.

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The British and Foreign Marine Insurance Company, Limited.....	Robert J. Dale, Chief Agent, Montreal.....	117,000	103,355 Inland Transportation and Sprinkler Leakage.
The British General Insurance Co., Limited.....	T. F. Dobbin, Chief Agent, Montreal.....	103,660	95,873 Fire and limited Explosion.
The British Northwestern Fire Insurance Company.....	J. H. Riddell, Managing Director, Toronto.....	65,000	56,412 Fire.
The British Oak Insurance Company, Limited.....	J. G. Keator, Chief Agent, Halifax.....	136,267	117,573 Fire and Hail.
British Traders' Insurance Company, Limited.....	C. R. Drayton, Chief Agent, Toronto.....	465,010	424,208 Fire, Automobile and Hail.
Caledonian-American Insurance Company.....	John G. Borthwick, Chief Agent, Montreal.....	65,000	61,500 Fire.
Caledonian Insurance Company.....	John G. Borthwick, Chief Agent, Montreal.....	624,779	555,972 Fire.
The California Insurance Company.....	A. W. Ross, Chief Agent, Vancouver.....	100,700	87,320 Fire.
The Canada Accident and Fire Assurance Company.....	T. H. Hudson, Manager, Montreal.....	182,733	150,381 Fire, Accident, Automobile, Burglary, Guarantee, Plate Glass and Sick- ness.
The Canada Life Assurance Company.....	H. C. Cox, President, Toronto.....	63,000	48,203 Life.
The Canada National Fire Insurance Company.....	W. T. Alexander, Managing Director, Winnipeg.....	35,000	32,800 Fire.
The Canada Security Assurance Company.....	J. B. Laidlaw, President, Toronto.....	120,000	118,800 Fire, Automobile and Hail.
The Canadian Fire Insurance Company.....	R. T. Riley, Vice-President, Winnipeg.....	270,000	264,005 Fire, Automobile, Burglary, Explosion, Guarantee, Hail, Live Stock, Sprink- ler Leakage and Tornado.
Canadian Indemnity Company.....	C. S. Riley, Managing Director, Winnipeg.....	159,787	151,500 Fire, Insurance among its members, restricted to risks on property situated in the Provinces of On- tario and Quebec.
Canadian Lumbermen's Insurance Exchange.....	E. D. Hardy, Chief Agent, Ottawa.....	20,000	170,784 Automobile, Burglary, Forgery, Guar- antee, Plate Glass, Insurance of auto- mobiles against fire and Insurance against loss or damage by Robbery.
The Canadian Surety Company.....	Wm. H. Hall, General Manager, Toronto.....	203,249	42,008 Life.
The Capital Life Assurance Company of Canada, Car and General Insurance Corporation, Limited.....	A. Eugene Corrigan, Managing Director, Ottawa..... Arthur Barry, Chief Agent, Montreal.....	61,194 508,276	450,453 Fire, Accident, Automobile, Hail and Sickness.
The Casualty Company of Canada.....	A. W. Eastman, Managing Director, Toronto.....	65,007	62,321 Automobile, Burglary and Plate Glass.
The Century Insurance Company, Limited.....	T. W. Greer, Chief Agent, Vancouver.....	368,467	284,510 Fire.
Chartered Trust and Executor Company.....	John J. Gibson, Managing Director, Toronto.....	80,333	71,391 Title Insurance as defined in Com- pany's Act of incorporation.
The China Fire Insurance Company, Limited.....	C. R. Drayton, Chief Agent, Toronto.....	27,253	25,073 Fire, restricted to Province of British Columbia.
Citizens' Insurance Company of Missouri.....	C. H. Macaulay, Chief Agent, Vancouver.....	35,000	34,700 Fire, restricted to Province of British Columbia.
Columbia Insurance Company.....	J. B. Paterson, Chief Agent, Montreal.....	159,487	151,217 Fire, Automobile, excluding insurance against loss by reason of bodily injury to the person and Inland Transportation.
The Commercial Life Assurance Company of Canada, Commercial Union Assurance Company, Limited.....	J. W. Glenwright, Managing Director, Edmonton..... W. S. Jopling, Chief Agent, Montreal.....	65,967 1,836,233	51,968 Life. 1,826,813 Fire and Life, restricted to Province of British Columbia.
The Commercial Union Fire Insurance Company of New York.....	A. W. Ross, Chief Agent, Vancouver.....	20,000	19,000 Fire.
Confederation Life Association.....	J. K. Macdonald, President, Toronto.....	85,367	62,346 Life.
The Connecticut Fire Insurance Company.....	J. W. Tatley, Chief Agent, Montreal.....	292,000	268,737 Fire and Hail.
Continental Casualty Company.....	E. F. Alexander, Chief Agent, Toronto.....	195,627	189,805 Accident, Automobile and Sickness.
The Continental Insurance Company.....	W. E. D. Baldwin, Chief Agent, Montreal.....	655,200	563,672 Fire, Automobile, excluding insurance against loss by reason of bodily injury to the person, Explosion, Hail and Tornado.
The Continental Life Insurance Company.....	Geo. B. Woods, President, Toronto.....	63,000	49,048 Life.
The Cornhill Insurance Company, Limited.....	O. W. Detimers, Chief Agent, Montreal.....	87,600	56,356 Fire and limited Explosion.
The Crown Life Insurance Company.....	H. R. Stephenson, General Manager, Toronto.....	79,600	72,200 Life.
Cumberland Farmers' Mutual Fire Insurance Company.....	H. Coulter, Secretary, Pugwash, N.S.....	1,500	1,455 Fire, restricted to Province of Nova Scotia.
The Dominion Fire Insurance Company.....	Robt. F. Massie, President, Toronto.....	130,798	125,422 Fire and Automobile.

List of Insurance Companies licensed to do business in Canada under the Insurance Act, etc.—Continued.

Name of Company	Chief Agent to receive Process	Amount of Deposit with Receiver General		Description of Insurance Business for which Licensed
		Par Value	Accepted Value	
		\$	\$	
The Dominion Gresham Guarantee and Casualty Company.....	R. Welch, General Manager, Montreal.....	191,167	167,904	Fire Accident, Automobile, Burglary, Inland Transportation, Plate Glass, Sickness and Guarantee, excluding the guaranteeing and becoming security for the due performance of any contract.
The Dominion Life Assurance Company..... The Dominion of Canada Guarantee and Accident Insurance Company.....	Thos. Hilliard, President, Waterloo, Ont. Charles A. Withers, Managing Director, Toronto.....	75,000 258,395	58,377 207,694	Life. Plate Glass, Sickness, Steam Boiler and Insurance against loss or damage by Robbery.
The Eagle, Star and British Dominions Insurance Company, Limited.....	J. H. Riddell, Chief Agent, Toronto.....	420,110	378,559	Fire, Automobile, limited to insurance against loss or damage from accident or injury suffered by an employee or other person caused by an automobile for which the owner is liable, limited to Explosion and Hail.
The T. Eaton Life Assurance Company..... The Employers' Liability Assurance Corporation, Limited.....	P. S. McLean, Chief Agent, Toronto C. W. I. Woodland, Chief Agent, Montreal.....	54,000 2,377,498	53,537 1,974,226	Life. Fire, Accident, Automobile, Burglary, Explosion, Guarantee, Hail, Sickness, Steam Boiler and Insurance against loss or damage by Robbery.
Ensign Insurance Company..... Equitable Fire and Marine Insurance Company.....	R. F. Massie, Vice-President, Toronto J. W. Tatley, Chief Agent, Montreal.....	100,000 206,673	99,000 177,397	Fire. Fire, Automobile, excluding insurance against loss by reason of bodily injury to the person, Explosion and Hail.
*The Equitable Life Assurance Society of the United States.....	Gerald F. Brophy, Chief Agent, Montreal.....	7,112,593	6,437,635	Life (limited to the transaction of business in connection with policies issued prior to April 1, 1922).
The Essex and Suffolk Equitable Insurance Society, Limited..... The Excelsior Life Insurance Company..... The Excess Insurance Company, Limited..... Federal Insurance Company..... The Fidelity and Casualty Company of New York.....	R. R. Martin, Chief Agent, Montreal. T. A. Dark, Asst. Man. and Actuary, Toronto R. N. Armstrong, Chief Agent, Winnipeg W. J. Wilcox, Chief Agent, Winnipeg Geo. A. DeClere, Chief Agent, Montreal.....	82,733 60,000 157,333 60,000 291,953	80,981 52,390 147,747 60,000 278,916	Fire. Guarantee and Hail. Guarantee and Hail. Accident, Burglary, Plate Glass, Sickness, Steam Boiler and Insurance against loss or damage by Robbery.
Fidelity Insurance Company of Canada..... Fidelity-Phoenix Fire Insurance Company of New York.....	A. E. Kirkpatrick, President, Toronto W. E. D. Baldwin, Chief Agent, Montreal.....	50,000 619,600	49,000 549,813	Guarantee. Fire, Automobile, excluding insurance against loss by reason of bodily injury to the person, Explosion, Hail and Tornado.
Fire Association of Philadelphia..... The Fire Insurance Company of Canada..... Fireman's Fund Insurance Company.....	Victor W. Odum, Chief Agent, Vancouver J. B. Clement, Vice-President, Montreal G. Temple McMurriel, Chief Agent, Toronto.....	57,887 100,000 285,000	56,644 100,000 283,100	Fire and limited Explosion. Fire, Automobile, excluding insurance against loss by reason of bodily injury to person and Inland Transportation.

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Firemen's Insurance Company of Newark, N.J.	202,647	176,726	Fire and Tornado.
The Franklin Fire Insurance Company of Philadelphia	75,000	71,390	Fire.
The General Accident Assurance Company of Canada	287,436	255,022	Fire, Accident, Automobile, Burglary, Guarantee, Hail, Sickness, Steam Boiler and Insurance against loss or damage by Robbery.
General Accident, Fire and Life Assurance Corporation, Limited	599,591	551,352	Fire, Automobile, excluding insurance against loss by reason of bodily injury to the person, and hail.
The General Animals Insurance Company of Canada	54,000	50,874	Automobile, Live Stock and Plate Glass.
Compagnie d'Assurances Generales contre l'Incendie	314,532	235,703	Fire and limited Explosion.
The Girard Fire and Marine Insurance Company	55,000	54,800	Fire and Tornado.
Glens Falls Insurance Company	496,000	473,112	Fire, Automobile, Explosion, Hail, Inland Transportation, Sprinkler Leakage and Tornado.
The Globe and Rutgers Fire Insurance Company	973,680	947,664	Fire, Automobile, excluding insurance against loss by reason of bodily injury to the person, Inland Transportation and Explosion (as limited by Company's Charter.)
The Globe Indemnity Company of Canada	231,533	200,666	Fire, Accident, Automobile, Burglary, Forgery, Guarantee, Inland Transportation, Sickness and Insurance against loss or damage by Robbery.
Grain Insurance and Guarantee Company	102,000	102,000	Fire and Guarantee.
Great American Insurance Company	742,700	641,050	Fire, Explosion, Hail, Inland Transportation, Sprinkler Leakage, Tornado and Automobile, excluding insurance against loss by reason of bodily injury to the person.
The Great-West Life Assurance Company	85,000	72,060	Life.
The Gresham Life Assurance Society, Limited	764,390	707,579	Life.
The Guarantee Company of North America	65,000	58,762	Guarantee.
Guardian Assurance Company, Limited, London, Eng.	1,776,757	1,590,568	Fire and limited Explosion.
The Guardian Insurance Company of Canada	238,087	180,420	Fire, Accident, Automobile, Burglary, Guarantee, Plate Glass and Sickness.
The Guardian Life Insurance Company of America	112,333	104,579	Life.
The Halifax Fire Insurance Company	61,500	55,077	Fire.
The Hardware Dealers Mutual Fire Insurance Company of Wisconsin	55,000	53,350	Fire Insurance to the extent authorized by the Company's Articles of Association.
Hartford Accident and Indemnity Company	160,000	160,000	Accident, Automobile, Burglary, Guarantee, Live Stock, Plate Glass, Sickness and Insurance against loss or damage by Robbery.
Hartford Fire Insurance Company	2,132,407	1,909,144	Fire, Explosion, Hail, Inland Transportation, Cyclone or Tornado, Sprinkler Leakage, Automobile, excluding insurance against loss by reason of bodily injury to the person and Insurance against loss or damage by Rain or Flood.
Hartford Live Stock Insurance Company	45,000	45,000	Live Stock.
The Hartford Steam Boiler Inspection and Insurance Company	50,000	48,000	License restricted to guaranteeing the policy contracts of the Boiler Inspection and Insurance Company of Canada.

*This Company has also \$765,000 vested in Canadian Trustees under the Insurance Act.

List of Insurance Companies licensed to do business in Canada under the Insurance Act, etc.—Continued.

Name of Company	Chief Agent to receive Process	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed
		Pay Value	Accepted Value	
The Home Insurance Company.....	F. W. Evans, Chief Agent, Montreal.....	\$ 2,543,733	\$ 2,313,013	Fire, Automobile, Burglary, Explosion, Hail, Inland Transportation, Property Damage, Sprinkler Leakage, Tornado and Insurance against loss or damage by Rain or Flood.
The Hudson Bay Insurance Company	J. H. Labelle, President, Montreal.....	61,976	48,866	Fire and limited Explosion.
The Imperial Guarantee and Accident Insurance Company of Canada.....	E. Willans, Managing Director, Toronto.....	181,000	165,035	Accident, Automobile, Burglary, Guarantee, Plate Glass, Sickness and Insurance of automobiles against fire.
The Imperial Life Assurance Company of Canada.....	Jas. F. Weston, General Manager, Toronto.....	246,300	237,642	Life.
Imperial Underwriters Corporation of Canada.....	Lyman Root, President, Toronto.....	199,727	175,198	Fire, Accident, Automobile, Guarantee and Sickness.
Individual Underwriters, Subscribers at.....	L. M. Donaldson, Chief Agent, Montreal.....	52,000	51,480	Fire and Sprinkler Leakage.
Insurance Company of North America.....	Robt. Hampson & Son, Ltd., Chief Agents, Montreal.....	945,080	853,793	Fire, Explosion, Hail, Inland Transportation, Sprinkler Leakage and Automobile, excluding insurance against loss by reason of bodily injury to the person.
The Insurance Company of the State of Pennsylvania.....	Reed, Shaw and McNaught, Chief Agents, Toronto.....	184,200	161,430	Fire and Tornado.
International Fidelity Insurance Company.....	Neil Sinclair, Chief Agent, Toronto.....	5,000	4,850	Guarantee, restricted to employees of Singer Sewing Machine Company.
Kings Mutual Fire Insurance Company.....	Jolin N. Chute, Secretary, Berwick, N.S.....	11,000	10,270	Fire, restricted to Province of Nova Scotia.
The Law, Union and Rock Insurance Company, Limited.....	Colin E. Sword, Chief Agent, Montreal.....	610,115	520,501	Fire, Accident, Automobile, Burglary, Plate Glass and Sickness.
The Liverpool and London and Globe Insurance Company, Limited.....	J. Gardner Thompson, Chief Agent, Montreal.....	2,184,317	1,628,280	Fire and Life.
The Liverpool-Manitoba Assurance Company.....	J. Reed, Shaw and McNaught, Managing Director, Montreal.....	109,000	90,795	Fire, Automobile and Explosion.
Lloyds Plate Glass Insurance Company of New York.....	Reed, Shaw and McNaught, Chief Agents, Toronto.....	100,400	84,211	Plate Glass.
The London and Lancashire Insurance Company, Ltd.....	Alfred Wright, Chief Agent, Toronto.....	1,314,812	1,128,276	Fire, Automobile and Explosion.
The London and Lancashire-Guarantee and Accident Company of Canada.....	Alexander MacLean, Manager, Toronto.....	225,447	202,133	Fire, Accident, Automobile, Burglary, Guarantee, Plate Glass, Sickness and Insurance against loss or damage occasioned by larceny, theft, or stealing from the person by violence, threat, hold-up or otherwise
*London and Scottish Assurance Corporation, Limited.....	Alexander Bissett and W. H. R. Emmerson, Chief Agents, Montreal.....	1,727,000	1,545,770	Life.
The London Assurance.....	W. Kennedy and W. B. Colley, Joint Chief Agents, Montreal.....	614,243	551,656	Fire, Automobile, limited Explosion and Inland Transportation
London Guarantee and Accident Company, Limited.....	Geo. Weir, Chief Agent, Toronto.....	2,023,476	1,508,718	Fire, Accident, Burglary, limited Explosion, Guarantee, Hail, Sickness and Sprinkler Leakage.
The London Life Insurance Company.....	E. E. Reid, General Manager, London, Ont.....	61,815	50,192	Life.
The London Mutual Fire Insurance Company of Canada.....	A. H. C. Carson, President, Toronto.....	132,500	123,723	Fire, Automobile and Hail.

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Loyal Protective Insurance Company.....	William Atkins, Chief Agent, Toronto.....	87,000	84,003	Accident and Sickness Insurance among members of the Independent Order of Oddfellows resident in Canada.
Lumbermens Mutual Casualty Company.....	E. D. Hardy, Chief Agent, Ottawa.....	21,000	20,790	Automobile.
Lumbermen's Underwriting Alliance.....	L. D. Payette, Chief Agent, Toronto.....	175,000	173,750	Fire.
The Manufacturers Life Insurance Company.....	J. B. McKechnie, General Manager, Toronto.....	212,373	175,280	Life.
Manufacturing Lumbermen's Underwriters.....	W. E. Bigwood, Chief Agent, Toronto.....	110,000	109,850	Fire.
Manufacturing Wood Workers Underwriters.....	W. E. Bigwood, Chief Agent, Toronto.....	57,800	57,800	Fire.
The Marine Insurance Company, Limited.....	Reed, Shaw and McNaught, Chief Agents, Toronto.....	137,277	130,201	Fire, Automobile and Inland Transportation.
Maryland Casualty Company.....	F. J. Lighthourne, Chief Agent, Toronto.....	521,933	401,163	Accident, Burglary, Fly Wheel, Forgery, Guarantee, Plate Glass, Sickness, Sprinkler Leakage, Steam Boiler and Insurance against loss or damage by Robbery.
Mechanics and Traders Insurance Company.....	C. G. Hobson, Chief Agent, Vancouver.....	20,000	19,200	Fire, restricted to Province of British Columbia.
The Mercantile Fire Insurance Company.....	Alfred Wright, Secretary, Toronto.....	68,133	49,640	Fire.
Merchants Casualty Company.....	Leo. M. Fingard, President, Winnipeg.....	654,222	141,177	Accident (not including Employers' Liability), Automobile, Sickness and Insurance of automobiles against fire.
The Merchants' and Employers' Guarantee and Accident Company.....	J. G. Dubau, Managing Director, Montreal.....	46,000	41,895	Accident, Automobile, Plate Glass and Sickness in the Province of Quebec.
Merchants Fire Assurance Corporation of New York.....	H. Begg, Chief Agent, Toronto.....	141,000	137,290	Fire, limited Explosion and Hail.
The Merchants Marine Insurance Company, Limited.....	C. W. I. Woodland, Chief Agent, Montreal.....	121,667	111,953	Fire, Automobile and limited Explosion.
†Metropolitan Life Insurance Company.....	Wm. L. Scott, Chief Agent, Ottawa.....	53,020,512	49,843,578	Life.
†Millers National Insurance Company.....	H. Begg, Chief Agent, Toronto.....	75,000	72,000	Fire.
Minnesota Implement Mutual Fire Insurance Company.....	C. L. Clark, Chief Agent, Winnipeg.....	55,000	53,850	Fire Insurance to the extent authorized by the Company's Articles of Association.
The Monarch Life Assurance Company.....	J. W. W. Stewart, Managing Director, Winnipeg.....	60,000	60,000	Life.
The Motor Union Insurance Company, Limited.....	Federick Williams, Chief Agent, Toronto.....	146,167	135,128	Fire, Accident, Automobile and limited Explosion.
The Mount Royal Assurance Company.....	P. J. Perrin, Manager, Montreal.....	119,000	106,192	Fire, Automobile and Plate Glass.
The Mutual Fire Association of Canada, Limited.....	Charles W. Gunning, Secretary, Halifax, N.S.....	21,000	20,350	Fire, restricted to Province of Nova Scotia.
The Mutual Life Assurance Company of Canada.....	Chas. Ruby, General Manager, Waterloo, Ont.....	124,000	97,831	Life.
The Mutual Life and Citizens' Assurance Company, Limited.....	J. P. Moore, Chief Agent, Montreal.....	1,160,000	926,382	Life.
††The Mutual Life Insurance Company of New York.....	W. O. H. Dodds, Chief Agent, Montreal.....	4,463,893	3,994,164	Life.
The National Benefit Assurance Company, Limited.....	B. M. Armstrong, Chief Agent, Winnipeg.....	246,468	227,551	Fire, Accident, Automobile, limited Explosion, Hail and Sickness.
National-Ben Franklin Fire Insurance Company of Pittsburgh, Pa.....	R. F. Massie, Chief Agent, Toronto.....	235,220	206,401	Fire and Automobile, excluding insurance against loss by reason of bodily injury to the person.
National Fire Insurance Company of Hartford.....	C. C. Hall, Chief Agent, Toronto.....	715,000	659,875	Fire, Explosion, Inland Transportation, Sprinkler Leakage, Tornado and Automobile, excluding insurance against loss by reason of bodily injury to the person.
The National Life Assurance Company of Canada.....	A. J. Ealston, Managing Director, Toronto.....	59,867	49,150	Life.
The National Provincial Insurance Company Limited.....	Arthur Barry, Chief Agent, Montreal.....	156,713	119,907	Fire, Hail and Plate Glass.
National Surety Company.....	W. H. Draper, Jr., Chief Agent, Montreal.....	194,000	169,224	Burglary, Forgery and Guarantee.

*This Company has also \$2,800,000 vested in Canadian Trustees under the Insurance Act.

†This Company has also \$8,889,624 vested in Canadian Trustees under the Insurance Act.

††This Company has also \$4,840,020 vested in Canadian Trustees under the Insurance Act.

List of Insurance Companies licensed to do business in Canada under the Insurance Act, etc.—Continued.

Name of Company	Chief Agent to receive Process	Amount of Deposit with Receiver General		Description of Insurance Business for which Licensed
		Par Value	Accepted Value	
		\$	\$	
National Union Fire Insurance Company of Pittsburgh, Pa. La. Nationale Compagnie anonyme d'Assurances contre l'Incendie et les Explosions.	J. G. Davis, Chief Agent, Toronto. J. E. Clement, Chief Agent, Montreal.	330,220 1,010,928	306,143 803,160	Fire, Automobile, Hail and Tornado. Fire and limited Explosion.
The Newark Fire Insurance Company	J. H. Labelle, Chief Agent, Montreal	120,000	117,400	Fire, Automobile, excluding insurance against loss by reason of bodily injury to the person, and limited Explosion.
New Hampshire Fire Insurance Company	C. C. Wansbrough, Chief Agent, Calgary	65,000	62,750	Fire.
New Jersey Insurance Company	H. A. Robertson, Chief Agent, Vancouver	65,000	62,120	Fire and Automobile, excluding insurance against loss by reason of bodily injury to the person.
*New York Life Insurance Company. The New York Plate Glass Insurance Company. New York Reciprocal Underwriters, Subscribers at Niagara Fire Insurance Company	Percy V. Raven, Chief Agent, Montreal. Geo. W. Pacaud, Chief Agent, Montreal. L. M. Donaldson, Chief Agent, Montreal. W. E. Findlay, Chief Agent, Montreal.	14,212,327 30,000 52,000 405,000	13,556,070 28,800 51,480 391,065	Life. Plate Glass. Fire, Explosion, Hail, Sprinkler Leakage. Fire, Explosion, Hail, Sprinkler Leakage, Tornado and Automobile, including damage to automobiles in transit by rail.
The North American Accident Insurance Company	A. G. Copeland, President, Montreal	291,207	272,289	Accident, Automobile, Burglary, Plate Glass, Sickness, and Insurance of automobiles against fire.
North American Life Assurance Company. North British and Mercantile Insurance Company, Limited. The North Empire Fire Insurance Company. The Northern Assurance Company, Ltd.	L. Goldman, President, Toronto. C. A. Richardson, Chief Agent, Montreal. J. A. Thompson, President, Winnipeg. G. E. Moberly, Chief Agent, Montreal.	61,200 1,803,160 66,400 1,572,293	49,220 1,660,352 50,971 1,313,340	Life. Fire and Life. Fire. Fire, Accident, Automobile, Burglary, limited Explosion, Guarantee, Plate Glass and Sickness.
The Northern Life Assurance Company of Canada. Northwestern Mutual Fire Association	T. H. Purdon, President, London, Ont. N. S. Jones, Chief Agent, Hamilton	71,327 295,205	58,268 257,866	Life. Fire and Automobile, excluding insurance against loss by reason of bodily injury to the person.
Northwestern National Insurance Company of Milwaukee, Wisconsin. The North West Fire Insurance Company. Norwich Union Fire Insurance Society, Limited.	R. F. Massie, Chief Agent, Toronto. Thos. Bruce, Deputy Manager, Winnipeg. John B. Latilaw, Chief Agent, Toronto.	358,253 56,815 1,485,467	302,315 54,243 1,289,790	Fire, Automobile and Tornado. Fire. Fire, Accident, Automobile, Plate Glass and Sickness.
The Norwich Union Life Insurance Society The Occidental Fire Insurance Company	John B. Latilaw, Chief Agent, Toronto F. J. L. Harrison, Secretary, Winnipeg	72,780 154,300	59,199 130,352	Life. Fire, Automobile, limited Explosion and Hail.
The Ocean Accident and Guarantee Corporation, Limited	W. T. Perry, Chief Agent, Toronto	1,275,685	1,117,546	Fire, Accident, Automobile, Burglary, limited Explosion, Guarantee, Plate Glass, Sickness and Insurance against loss or damage by Robbery.
The Ocean Marine Insurance Company, Limited	Robert Hampson & Son, Limited, Chief Agents, Montreal.	132,860	86,359	Inland Transportation.
The Pacific Coast Fire Insurance Company Pacific Fire Insurance Company	Thomas W. Greer, Managing Director, Vancouver H. Begg, Chief Agent, Toronto	60,100 50,000	44,904 48,500	Fire Fire

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The Palatine Insurance Company, Limited.....	W. S. Jopling, Chief Agent, Montreal.....	628,000	496,932 Fire, Automobile and limited Explosion.
The Patriotic Assurance Company, Limited.....	Lyman Root, Chief Agent, Toronto.....	73,000	67,160 Fire.
Phoenix, Compagnie Française de.....	T. F. Dobbin, Chief Agent, Montreal.....	481,857	293,796 Fire and limited Explosion.
The Phoenix Assurance Company, Limited.....	J. B. Paterson, Chief Agent, Montreal.....	2,491,247	509,401 Fire and limited Explosion.
The Phoenix Insurance Company, Hartford, Conn.....	J. W. Tatley, Chief Agent, Montreal.....	611,993	570,370 Fire, Automobile, excluding insurance against loss by reason of bodily injury to the person and Hail.
Pictou County Farmers' Mutual Fire Insurance Company.....	E. Harris, Secretary, Pictou, N.S.....	6,000	5,950 Fire restricted to the province of Nova Scotia.
The Preferred Accident Insurance Company of New York.....	J. W. Mackenzie, Chief Agent, Toronto.....	75,000	70,500 Accident, Automobile and Sickness.
The Protective Association of Canada.....	Eugene E. Gleason, Secretary, Granby, Que.....	23,000	13,534 Accident and Sickness; restricted to members of the Masonic Order within Canada, and limited in amount as provided in the Association's Act of incorporation.
Providence Washington Insurance Company.....	Harold Hampson, Chief Agent, Montreal.....	321,000	270,842 Fire, Automobile and Explosion.
Provident Savings Life Assurance Society of New York.....	J. S. Lovell, Chief Agent, Toronto.....	409,857	320,952 Life.
Provincial Insurance Company, Limited.....	Willis, Faber & Co., of Canada, Limited, Chief Agents, Montreal.....	323,356	201,170 Fire, Automobile and limited Explosion.
The Prudential Insurance Company of America.....	Wm. White, Chief Agent, Montreal.....	20,437,810	19,782,866 Life.
Quebec Fire Assurance Company.....	G. H. Henderson, Secretary, Quebec.....	67,700	56,450 Fire.
Queen Insurance Company of America.....	J. H. Labelle, Chief Agent, Montreal.....	927,323	829,400 Fire, Automobile, limited Explosion (as limited by Company's Charter) and Inland Transportation.
Queensland Insurance Company, Limited.....	F. G. Donaldson, Chief Agent, Montreal.....	260,500	359,938 Fire.
Railway Passengers' Assurance Company.....	Frank H. Russell, Chief Agent, Toronto.....	565,054	375,085 Fire, Accident, Automobile, Burglary, Guarantee, Plate Glass and Sickness.
Reliance Insurance Company of Canada.....	J. W. Tatley, Vice-President, Montreal.....	55,000	55,000 Fire.
The Reliance Mutual Life Assurance Society, London, Eng.....	John B. Halliwell, Chief Agent, Toronto.....	109,500	84,345 Life.
The Retail Hardware Mutual Fire Insurance Company.....	C. L. Clark, Chief Agent, Winnipeg.....	55,000	55,000 Fire Insurance to the extent authorized by the Company's Articles of incorporation.
The Ridgely Protective Association.....	Andrew P. Neilson, Chief Agent, Toronto.....	30,000	27,410 Accident and Sickness Insurance among members of the Independent Order of Oddfellows in Canada.
The Royal Exchange Assurance.....	Arthur Barry, Chief Agent, Montreal.....	905,993	741,755 Fire, Accident, Automobile, limited Explosion and Sickness.
Royal Indemnity Company.....	J. H. Labelle, Chief Agent, Montreal.....	340,008	307,135 Accident, Automobile, Burglary, Guarantee, Sickness and Steam Boiler.
Royal Insurance Company, Limited.....	J. H. Labelle, Chief Agent, Montreal.....	5,139,097	4,291,143 Fire and Life.
The Royal Scottish Insurance Company, Limited.....	G. E. Moberly, Chief Agent, Montreal.....	192,233	174,908 Fire and limited Explosion.
St. Paul Fire and Marine Insurance Company.....	S. S. Patchell, Chief Agent, Winnipeg.....	503,000	441,779 Fire, Automobile, limited Explosion, Inland Transportation and Tornado.
The Saskatchewan Life Insurance Company.....	T. F. Conrod, Managing Director, Regina, Sask.....	64,227	54,621 Life.
La Sauvegarde Life Insurance Company.....	G. N. Ducharme, President, Montreal.....	70,000	55,860 Life.
Scottish Canadian Assurance Corporation.....	T. H. Hall, General Manager, Toronto.....	110,000	108,900 Fire and Hail.
Scottish Metropolitan Assurance Company, Limited.....	Alex. Bissett, Chief Agent, Montreal.....	442,013	423,433 Fire, Accident, Automobile, Burglary, limited Explosion, Guarantee and Sickness.
The Scottish Union and National Insurance Company.....	J. H. Esinbart, Chief Agent, Montreal.....	679,187	624,880 Fire, Automobile, Explosion, Sprinkler, Leakage and Tornado.
Security Insurance Company of New Haven.....	W. E. Findlay, Chief Agent, Montreal.....	120,000	114,150 Fire, limited Explosion, Hail and Sprinkler Leakage.
The Security Life Insurance Company of Canada.....	Jesse O. McCarthy, Vice-President, Toronto.....	63,661	55,547 Life.
The Sovereign Life Assurance Company of Canada.....	H. J. Meiklejohn, Managing Director, Winnipeg.....	60,000	60,000 Life.

*This Company has also \$4,122,231 vested in Canadian Trustees under the Insurance Act.
†This Company has also \$1,070,936 vested in Canadian Trustees under the Insurance Act.
‡This Company has also \$1,334,992 vested with Canadian Trustees under the Insurance Act.

List of Insurance Companies licensed to do business in Canada under the Insurance Act, etc.—*Concluded.*

Name of Company	Chief Agent to receive Process	Amount of Deposit with Receiver General		Description of Insurance Business for which Licensed
		Par Value	Accepted Value	
Springfield Fire and Marine Insurance Company.....	Joseph Murphy, Chief Agent, Toronto.....	\$ 677,000	\$ 583,475	Fire, Automobile, excluding insurance against loss by reason of bodily injury to the person, Hail, Sprinkler Leakage and Tornado.
The Standard Life Assurance Company.....	W. H. Clark Kennedy, Chief Agent, Montreal.....	9,586,238	7,528,472	Life.
The Sprinklered Risk Underwriters.....	R. A. Graham, Chief Agent, Winnipeg.....	20,000	50,000	Fire and Sprinkler Leakage.
The Star Assurance Society.....	M. W. Briggs, Chief Agent, Toronto.....	194,180	127,229	Life.
The State Life Insurance Company.....	W. H. Hunt, Chief Agent, Toronto.....	307,726	267,622	Life.
Sterling Fire Insurance Company, Indiana, U.S.A.....	P. A. McMillan, Chief Agent, Toronto.....	227,600	235,050	Fire, Automobile, Hail and Tornado.
The Suyvesant Insurance Company.....	H. Beggs, Chief Agent, Toronto.....	105,500	105,500	Fire.
Sun Insurance Office.....	Lyman Root, Chief Agent, Toronto.....	1,101,964	970,667	Fire, Accident, Automobile, Guarantee and Sickness.
Sun Life Assurance Company of Canada.....	T. B. Macaulay, President, Montreal.....	84,127	61,047	Life.
Tokio Marine and Fire Insurance Company, Limited.....	Geo. W. Pacaud, Chief Agent, Montreal.....	60,000	57,340	Fire.
The Travelers Indemnity Company, Hartford, Conn.....	Hon. Geo. G. Foster, Attorney, Montreal.....	576,500	511,616	Accident, Automobile, Burglary, Fly Wheel, Plate Glass, Sickness, Steam Boiler, and Insurance against loss or damage by Robbery.
The Travelers Insurance Company, Hartford, Conn.....	Hon. Geo. G. Foster, Attorney, Montreal.....	808,320	740,747	Life and Accident.
The Travellers Life Assurance Company of Canada.....	Hon. George P. Graham, President, Montreal.....	60,000	48,630	Life.
L'Union Compagnie d'Assurance contre l'Incendie, Paris, France.....	J. P. A. Garnon, Chief Agent, Montreal.....	682,454	511,592	Fire and limited Explosion.
Union Assurance Society, Limited.....	T. L. Morrissey, Chief Agent, Montreal.....	1,008,300	851,846	Fire, Automobile, limited Explosion and Inland Transportation.
Union Insurance Society of Canton, Limited.....	C. R. Drayton, Chief Agent, Toronto.....	789,230	736,415	Fire, Accident, Automobile, and limited Explosion, Hail, Inland Transportation and Sickness.
The Union Marine Insurance Company, Limited.....	J. B. Paterson, Chief Agent, Montreal.....	81,333	74,540	Fire, Inland Transportation and Automobile, excluding insurance against loss by reason of bodily injury to the person.
Union Mutual Life Insurance Company.....	Henri E. Morin, Chief Agent, Montreal.....	2,073,608	1,801,706	Life.
United British Insurance Company, Ltd.....	Wm. MacInnes, Chief Agent, Toronto.....	60,700	60,444	Fire and limited Explosion.
United Commercial Travelers of America, The Order of.....	F. J. C. Cox, Chief Agent, Winnipeg.....	30,000	24,972	Accident Insurance on the assessment plan among its members.
The United States Fidelity and Guaranty Company.....	A. E. Kirkpatrick, Chief Agent, Toronto.....	640,000	632,600	Accident, Burglary, Forgery, Guarantee, Plate Glass, Sickness, Steam Boiler and Insurance against loss or damage by Robbery.
United States Fire Insurance Company.....	Robert Hampson and Son, Limited, Chief Agents, Montreal.....	160,000	155,200	Fire, Automobile, excluding insurance against loss by reason of bodily injury to the person, Explosion and Tornado.
United States Life Insurance Company, in the City of New York.....	Lewis A. Stewart, Chief Agent, Toronto.....	243,000	228,030	Life.
Westchester Fire Insurance Company.....	J. W. Tatley, Chief Agent, Montreal.....	363,393	351,579	Fire, Explosion and Hail.
The Western Assurance Company.....	W. B. Meikle, President, Toronto.....	152,405	142,105	Fire, Automobile, Explosion, Hail, Inland Transportation, Lightning and Tornado.

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The Western Casualty Company.....	W. H. Biegel, Chief Agent, Vancouver.....	20,000	13,770	Accident and Sickness, restricted to Provinces of British Columbia, Alberta, Saskatchewan and Manitoba.
The Western Life Assurance Company.....	Adam Reid, Managing Director, Winnipeg.....	50,000	50,000	Life.
The Yangtze Insurance Association, Limited.....	B. G. D. Phillips, Chief Agent, Vancouver.....	50,000	40,800	Fire.
The Yorkshire Insurance Company, Limited.....	P. M. Wickham, Chief Agent, Montreal.....	941,500	839,199	Fire, Accident, Automobile, Live Stock, Plate Glass and Sickness.

N.B. "Limited Explosion" means Insurance against damage to property of any kind caused by the explosion of natural or other gas.

††This Company has also \$54,270 vested in Canadian Trustees under the Insurance Act.

*This Company has also \$5,742,581 vested in Canadian Trustees under the Insurance Act.

The following Fraternal Benefit Societies are licensed to transact business in Canada under Sections 106, 107 and 108 of the Insurance Act, 1917, as amended by Chapter 57 of the Statutes of 1919, 9-10 Geo. V.:

Name of the Society	Chief Agent to Receive Process	Amount of Deposit with Receiver General		Description of Insurance Business for which Licensed
		Par Value	Accepted Value	
		\$	\$	
Alliance Nationale	Chas. Duquette, Vice-President, Montreal	1,004,553	961,009	Life, Disability and Sickness to the extent authorized by the Association's Charter.
Ancient Order of Foresters in the Dominion of Canada, The Subsidiary High Court of the,	Archie Martin, High Court Secretary, Toronto	113,539	95,501	Life and Sickness to the extent authorized by the Society's Act of incorporation, constitution and laws.
Artisans, La Société des, Canadiens-Français	Henri Roy, General Secretary-Treasurer, Montreal	82,000	78,272	Life, Accident and Sickness to the extent authorized by the Society's Charter.
*Association Canado-Américaine	J. E. Lussier, Chief Agent, Montreal	15,000	14,850	Life Insurance to the extent authorized by the Association's Act of incorporation, constitution and laws.
*The Brotherhood of American Yeomen	R. A. Wynn, Chief Agent, Shaunavon, Sask.	10,000	10,000	Life, Accident and Sickness to the extent authorized by its Act of incorporation, constitution and laws.
Catholic Mutual Benefit Association of Canada, The Grand Council of the	J. E. Howison, Grand Secretary, Montreal	112,715	11,763	Life and Sickness to the extent authorized by the Association's Act of incorporation, constitution and laws.
*Catholic Order of Foresters	M. F. Morgan, Chief Agent, Toronto	16,000	16,000	Life Insurance to the extent authorized by its Act of incorporation, constitution and laws.
The Commercial Travellers' Association of Canada	John Rutherford, Secretary, Toronto	10,000	10,000	Life Insurance to the extent authorized by its Act of incorporation, constitution and laws.
The Commercial Travellers Mutual Benefit Society	R. Ivens, Secretary, Toronto			Life Insurance to the extent authorized by the Society's Act of incorporation, constitution and laws.
The Independent Order of Foresters	W. H. Hunter, President, Toronto	104,000	100,880	Life, Disability and Sickness Insurance as specified in the constitution and laws of the Society for sums not exceeding in addition to the sick and funeral benefits, the sum of \$5,000 upon any one life.
Jewish National Workers' Alliance of America	M. L. Brown, Chief Agent, Montreal	10,000	9,790	Life, Disability and Sickness Insurance to the extent authorized by its Act of incorporation, constitution and laws.
Knights of Columbus	J. J. Ledy, Chief Agent, Saskatoon	10,200	9,894	Life Insurance to the extent authorized by its Act of incorporation, constitution and laws.
Knights of Pythias, The Supreme Lodge	E. A. Horton, Chief Agent, St. Thomas	15,000	11,400	Life Insurance to the extent authorized by its Act of incorporation, constitution and laws.
*The Ladies' Catholic Benevolent Association	J. C. H. Dussault, Chief Agent, Montreal	11,000	10,560	Life Insurance to the extent authorized by its Act of incorporation, constitution and laws.

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*The Maccabees.....	John A. Paterson, Chief Agent, Toronto.....	208,000	190,703 Life, Disability and Sickness to the extent authorized by its Act of incorporation, constitution and laws
*Royal Arcanum, Supreme Council of the.....	Lyman Lee, Chief Agent, Hamilton.....	10,000	9,900 Life Insurance to the extent authorized by its Act of incorporation, constitution and laws.
The Royal Guardians.....	A. T. Patterson, Supreme Secretary, Montreal.....	223,822	198,512 Life and Sickness to the extent authorized by the Society's Act of incorporation, constitution and laws.
Western Mutual Life Association.....	A. J. Sutherland, Chief Agent, Winnipeg.....	121,000	105,069 Life Insurance to the extent authorized by its Act of incorporation, constitution and laws.
*Woman's Benefit Association of the Maccabees.....	Mary J. Baird, Chief Agent, Sarnia, Ont.....	11,000	11,000 Life Insurance to the extent authorized by its Act of incorporation, constitution and laws.
Woodmen of the World, The Canadian Order of the.....	P. C. Hooper, Head Clerk, London, Ont.....	†15,000	12,540 Life and Sickness to the extent authorized by the Order's Act of incorporation, constitution and laws.
*The Workmen's Circle.....	Abraham Riba, Chief Agent, Toronto.....	10,200	9,898 Life Insurance to the extent authorized by its Act of incorporation, constitution and laws.

*The license of this Society is issued under the provisions of Section 108 of the Insurance Act 1917, as amended by Chapter 57 of the Statutes of 1919, and is renewable only until March 31, 1925, unless in the meantime the Society is able to furnish an actuarial certificate of solvency on the basis of the premium rates in force at the date of valuation.

†Deposited from Sick and Funeral Fund.

The following Life Insurance Companies having ceased to transact new business in Canada are entitled under Section 97 of "The Insurance Act, 1917" to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to those policies subject to the provisions of the Statutes in that behalf.

Name of Company	Chief Agent to Receive Process	Amount of Deposit with Receiver General		Description of Insurance Business for which Licensed
		Par Value	Accepted Value	
The Connecticut Mutual Life Insurance Co., Hartford, Conn.....	F. W. Evans, Chief Agent, Montreal.....	\$ 113,140	\$ 99,037	Life.
Edinburgh Assurance Co., Limited.....	David Thorburn Symons, Chief Agent, Toronto.....	121,667	80,300	Life.
The Life Association of Scotland.....	Charles M. Holt, Attorney, Montreal.....	175,330	144,233	Life.
National Life Insurance Company of the U. S. of America.....	Paul Powis, Chief Agent, Hamilton.....	60,000	50,920	Life.
Northwestern Mutual Life Insurance Company.....	J. P. Angus, Attorney, c/o Montreal Trust Co., Montreal.....	60,000	60,000	Life.
Phoenix Mutual Life Insurance Company, Hartford, Conn.....	C. R. G. Johnson, Chief Agent, Montreal.....	130,280	116,075	Life.
The Scottish Amicable Life Assurance Society.....	Charles J. Fleet, Attorney, Montreal.....	75,000	53,300	Life.
The Scottish Provident Institution.....	W. L. Bond, Chief Agent, Montreal.....	60,000	52,155	Life.

Note.—

The Austral Insurance Company, Limited having ceased to transact business in Canada and having reinsured all its unexpired policies with the North American Accident Insurance Company has given notice as required by The Insurance Act, 1917, of its intention to apply for the release of its securities on deposit with the Receiver General.

The Factories Insurance Company, by a reinsurance agreement dated Dec. 22, 1916, reinsured its business in the Western Assurance Company, Toronto. The deposit of the company, with the exception of \$6,000 par value which has been retained to provide for unsettled claims, has been released to the Western Assurance Company.

The Maryland Assurance Corporation has reinsured all its outstanding accident and sickness business with the Maryland Casualty Company. The deposit of the corporation, with the exception of \$30,000 par value, which has been retained to cover outstanding liabilities, has been released.

The National Liberty Insurance Company of America having ceased to transact business in Canada and having reinsured all its unexpired policies with the Liverpool and London and Globe Insurance Company Limited, has given notice as required by The Insurance Act, 1917, of its intention to apply for release of its securities on deposit with the Receiver General.

The Pacific Marine Insurance Company having ceased to transact business in Canada and having reinsured with the Western Assurance Co., Toronto, Ont., all its unexpired Fire and Automobile policies, has given notice as required by The Insurance Act, 1917, that it will apply for the release of its securities on deposit with the Receiver General.

The Traders and General Insurance Association having ceased to transact business in Canada and having reinsured all its unexpired policies with the Sterling Fire Insurance Company of Indiana has given notice as required by The Insurance Act, 1917, of its intention to apply for the release of its securities on deposit with the Receiver General.

L'Urbaïne Compagnie d'Assurances contre l'Incendie having ceased to transact business in Canada and having reinsured all its unexpired policies with the Union Assurance Society, Limited, has given notice as required by The Insurance Act, 1917, of its intention to apply for the release of its securities on deposit with the Receiver General.

The Vulcan Fire Insurance Company of Oakland, California, having ceased to transact business in Canada and having reinsured all its unexpired policies with the North British and Mercantile Insurance Company, Limited, is giving notice as required by The Insurance Act, 1917, of its intention to apply for the release of its securities on deposit with the Receiver General.

STATEMENTS
OF
INSURANCE COMPANIES
TRANSACTIONING FIRE INSURANCE
AND OF
INSURANCE COMPANIES TRANSACTIONING ONE OR MORE CLASSES
OF INSURANCE IN ADDITION TO FIRE INSURANCE

LIST OF COMPANIES LICENSED UNDER THE INSURANCE ACT, 1917, TO
TRANSACTION IN CANADA THE BUSINESS OF FIRE INSURANCE DURING
THE YEAR ENDED DECEMBER 31, 1921.

The Acadia Fire Insurance Company.
Ætna Insurance Company.
Agricultural Insurance Company of Watertown, N.Y.
Alliance Assurance Company (Limited).
The Alliance Insurance Company of Philadelphia.
American Alliance Insurance Company.
American Central Insurance Company.
American Equitable Assurance Company of New York.
The American Insurance Company.
American Lloyds, Underwriters at.
Antigonish Farmers' Mutual Fire Insurance Company.
Atlas Assurance Company (Limited).
The Autocar Fire and Accident Insurance Company (Limited).
Beaver Fire Insurance Company.
Boston Insurance Company.
British America Assurance Company.
British Colonial Fire Insurance Company.
The British Crown Assurance Corporation (Limited).
The British General Insurance Company (Limited).
The British Northwestern Fire Insurance Company.
The British Oak Insurance Company (Limited).
British Traders' Insurance Company (Limited).
Caledonian Insurance Company.
Caledonian-American Insurance Company.
Caxton Insurance Company.
The California Insurance Company.
The Canada Accident and Fire Assurance Company.
The Canada National Fire Insurance Company.
The Canada Security Assurance Company.
The Canadian Fire Insurance Company.
Canadian Indemnity Company.
Canadian Lumbermen's Insurance Exchange.
The Canadian Surety Company.
Car and General Insurance Corporation (Limited).
The Century Insurance Company (Limited).
The China Fire Insurance Company (Limited).
Citizens' Insurance Company of Missouri.
Columbia Insurance Company.
Commercial Union Assurance Company (Limited).
The Commercial Union Fire Insurance Company of New York.
The Connecticut Fire Insurance Company.
The Continental Insurance Company.
Cumberland Farmers' Mutual Fire Insurance Company.
The Dominion Fire Insurance Company.
The Dominion of Canada Guarantee and Accident Insurance Company.
The Eagle, Star and British Dominions Insurance Company (Limited).
The Employers' Liability Assurance Corporation (Limited).
Equitable Fire and Marine Insurance Company.
The Essex and Suffolk Equitable Insurance Society (Limited).
Fidelity-Phenix Fire Insurance Company of New York.
Fire Association of Philadelphia.
The Fire Insurance Company of Canada.
Fireman's Fund Insurance Company.
Firemen's Insurance Company of Newark, New Jersey.
The General Accident Assurance Company of Canada.
General Accident, Fire and Life Assurance Corporation (Limited).
The General Fire Assurance Company of Paris, France.
The Girard Fire and Marine Insurance Company.
Glens Falls Insurance Company.
The Globe Indemnity Company of Canada.
The Globe and Rutgers Fire Insurance Company.

Grain Insurance and Guarantee Company.
Great American Insurance Company.
Guardian Assurance Company (Limited).
The Guardian Insurance Company of Canada.
The Halifax Fire Insurance Company.
Hardware Dealers Mutual Fire Insurance Company of Wisconsin.
Hartford Fire Insurance Company.
The Home Insurance Company.
The Hudson Bay Insurance Company.
The Imperial Guarantee and Accident Insurance Company of Canada.
Imperial Underwriters Corporation of Canada.
Individual Underwriters, Subscribers at.
Insurance Company of North America.
The Insurance Company of the State of Pennsylvania.
Kings Mutual Fire Insurance Company.
The Law, Union and Rock Insurance Company (Limited).
The Liverpool and London and Globe Insurance Company (Limited).
The Liverpool-Manitoba Assurance Company.
The London and Lancashire Insurance Company (Limited).
The London and Lancashire Guarantee and Accident Company of Canada.
The London Assurance.
London Guarantee and Accident Company (Limited).
The London Mutual Fire Insurance Company of Canada.
Lumbermen's Underwriting Alliance.
Manufacturing Lumbermen's Underwriters.
Manufacturing Woodworkers Underwriters.
The Marine Insurance Company (Limited).
Mechanics and Traders Insurance Company.
The Mercantile Fire Insurance Company.
Merchants Casualty Company.
Merchants Fire Assurance Corporation of New York.
The Merchants Marine Insurance Company (Limited).
Millers National Insurance Company.
Minnesota Implement Mutual Fire Insurance Company.
The Motor Union Insurance Company (Limited).
The Mount Royal Assurance Company.
The Mutual Fire Association of Canada (Limited).
The National Benefit Assurance Company (Limited).
National-Ben Franklin Fire Insurance Company of Pittsburgh, Pa.
National Fire Insurance Company of Hartford.
National Liberty Insurance Company of America.
National Provincial Insurance Company (Limited).
National Union Fire Insurance Company of Pittsburgh, Pa.
La Nationale Compagnie anonyme d'Assurance contre l'Incendie et les Explosions.
The Newark Fire Insurance Company.
New Hampshire Fire Insurance Company.
New Jersey Insurance Company.
New York Reciprocal Underwriters, Subscribers at.
Niagara Fire Insurance Company.
The North American Accident Insurance Company.
North British and Mercantile Insurance Company (Limited).
The North Empire Fire Insurance Company.
The Northern Assurance Company (Limited).
The North West Fire Insurance Company.
Northwestern Mutual Fire Association.
Northwestern National Insurance Company of Milwaukee, Wis.
Norwich Union Fire Insurance Society (Limited).
The Occidental Fire Insurance Company.
The Ocean Accident and Guarantee Corporation (Limited).
The Pacific Coast Fire Insurance Company.
Pacific Fire Insurance Company.
The Pacific Marine Insurance Company.
The Palatine Insurance Company (Limited).
The Patriotic Assurance Company (Limited).
Phenix Fire Assurance Company of Paris, France.
Phœnix Assurance Company (Limited).
Phœnix Insurance Company, Hartford, Conn.
Pietou County Farmers' Mutual Fire Insurance Company.
Providence Washington Insurance Company.
Provincial Insurance Company (Limited).

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Quebec Fire Assurance Company.
Queen Insurance Company of America.
Queensland Insurance Company (Limited).
Railway Passengers Assurance Company.
Reliance Insurance Company of Canada.
Retail Hardware Mutual Fire Insurance Company.
The Royal Exchange Assurance.
Royal Insurance Company (Limited).
The Royal Scottish Insurance Company (Limited).
St. Paul Fire and Marine Insurance Company.
Scottish Canadian Assurance Corporation.
Scottish Metropolitan Assurance Company (Limited).
The Scottish Union and National Insurance Company.
Security Insurance Company of New Haven.
Springfield Fire and Marine Insurance Company.
Sterling Fire Insurance Company of Indiana.
The Stuyvesant Insurance Company.
Sun Insurance Office, London, England.
Tokio Marine and Fire Insurance Company (Limited).
Traders and General Insurance Association (Limited).
L'Union Compagnie d'Assurances contre l'Incendie, Paris, France.
Union Assurance Society (Limited).
Union Insurance Society of Canton (Limited).
The Union Marine Insurance Company (Limited).
United British Insurance Company (Limited).
United States Fire Insurance Company.
L'Urbaine Compagnie d'Assurances contre l'Incendie.
Vulcan Fire Insurance Company of Oakland, Cal.
Westchester Fire Insurance Company.
The Western Assurance Company.
The Yangtze Insurance Association (Limited).
The Yorkshire Insurance Company (Limited).

LIST OF COMPANIES LICENSED UNDER THE INSURANCE ACT, 1917, TO TRANSACT IN CANADA IN ADDITION TO FIRE INSURANCE ONE OR MORE CLASSES OF INSURANCE (EXCEPT LIFE INSURANCE) DURING THE YEAR ENDED DECEMBER 31, 1921.

The Acadia Fire Insurance Company.
Aetna Insurance Company.
Agricultural Insurance Company.
Alliance Assurance Company (Limited).
The Alliance Insurance Company of Philadelphia.
American Alliance Insurance Company.
American Central Insurance Company.
American Equitable Assurance Company of New York.
American Lloyds, Underwriters at.
British America Assurance Company.
The British Crown Assurance Corporation (Limited).
The British General Insurance Company (Limited).
British Traders Insurance Company (Limited).
The Canada Accident and Fire Assurance Company.
The Canada Security Assurance Company.
The Canadian Fire Insurance Company.
Canadian Indemnity Company.
The Canadian Surety Company.
Car and General Insurance Corporation (Limited).
Columbia Insurance Company.
The Connecticut Fire Insurance Company.
The Continental Insurance Company.
The Dominion Fire Insurance Company.
The Dominion of Canada Guarantee and Accident Insurance Company.
The Eagle, Star and British Dominions Insurance Company (Limited).
The Employers' Liability Assurance Corporation (Limited).
Equitable Fire and Marine Insurance Company.
Fidelity-Phenix Fire Insurance Company of New York.
The Fire Insurance Company of Canada.
Fireman's Fund Insurance Company.
The General Accident Assurance Company of Canada.
General Accident, Fire and Life Insurance Corporation (Limited).
The General Fire Assurance Company of Paris.
The Girard Fire and Marine Insurance Company.
Glens Falls Insurance Company.
The Globe Indemnity Company of Canada.
The Globe and Rutgers Fire Insurance Company.
Grain Insurance and Guarantee Company.
Great American Insurance Company.
Guardian Assurance Company (Limited).
The Guardian Insurance Company of Canada.
Hartford Fire Insurance Company.
The Home Insurance Company.
The Imperial Guarantee and Accident Insurance Company of Canada.
Imperial Underwriters Corporation of Canada.
Individual Underwriters, Subscribers at.
Insurance Company of North America.
The Insurance Company of the State of Pennsylvania.
The Law, Union and Rock Insurance Company (Limited).
The Liverpool-Manitoba Assurance Company.
The London and Lancashire Insurance Company (Limited).
The London and Lancashire Guarantee and Accident Company of Canada.
The London Assurance.
London Guarantee and Accident Company (Limited).
The Marine Insurance Company (Limited).
Merchants Casualty Company.
Merchants Fire Assurance Corporation of New York.
The Merchants Marine Insurance Company (Limited).

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The Motor Union Insurance Company (Limited).
The Mount Royal Assurance Company.
The National Benefit Assurance Company (Limited).
National-Ben Franklin Fire Insurance Company of Pittsburgh, Pa.
National Fire Insurance Company of Hartford.
The National Provincial Insurance Company (Limited).
National Union Fire Insurance Company of Pittsburgh, Pa.
La Nationale Compagnie anonyme d'Assurances contre l'Incendie et les Explosions.
The Newark Fire Insurance Company.
New Jersey Insurance Company.
New York Reciprocal Underwriters, Subscribers at.
Niagara Fire Insurance Company.
The Northern Assurance Company, Limited.
The North American Accident Insurance Company.
Northwestern Mutual Fire Association.
Northwestern National Insurance Company of Milwaukee, Wis.
Norwich Union Fire Insurance Society (Limited).
The Occidental Fire Insurance Company.
The Ocean Accident and Guarantee Corporation (Limited).
The Pacific Marine Insurance Company.
Phenix Fire Assurance Company of Paris, France.
The Phoenix Insurance Company, Hartford, Conn.
Providence Washington Insurance Company.
Queen Insurance Company of America.
Railway Passengers Assurance Company.
The Royal Exchange Assurance.
St. Paul Fire and Marine Insurance Company.
Scottish Canadian Assurance Corporation.
Scottish Metropolitan Assurance Company (Limited).
The Scottish Union and National Insurance Company.
Security Insurance Company of New Haven.
Springfield Fire and Marine Insurance Company.
Sterling Fire Insurance Company of Indiana.
Sun Insurance Office.
The Traders and General Insurance Association (Limited).
L'Union Compagnie d'Assurances contre l'Incendie, Paris, France.
Union Assurance Society (Limited).
Union Insurance Society of Canton (Limited).
The Union Marine Insurance Company.
United British Insurance Company.
United States Fire Insurance Company.
Westchester Fire Insurance Company.
The Western Assurance Company.
The Yorkshire Insurance Company (Limited).

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THE ACADIA FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

President, C. C. BLACKADAR; Vice-President, A. E. JONES; Secretary, R. K. ELLIOT; Principal Office, Halifax, N.S.

(Incorporated by an Act of the Legislative Assembly of Nova Scotia, March 31, 1862; amended March 31, 1863, April 18, 1870, April 30, 1873, April 17, 1879, May 3, 1887 and April 7, 1905. The above Acts were consolidated by chapter 173 of the statutes of Nova Scotia, 1906; amended by chapter 142 of the statutes of 1907. In 1911 an Act of the Legislature of Nova Scotia was passed (1 Geo. V, chap. 102), authorizing the appropriation out of the rest or accumulated profits of the company of one hundred thousand dollars to be applied to the payment of the amount unpaid upon capital stock. In 1912 an Act of the Legislature of Nova Scotia was passed (2 Geo. V, chap. 182), amending chapter 173 of the statutes of Nova Scotia, 1906, as to the investment powers of the company and extending its powers as to the classes of business it may undertake. In 1914 an Act of the Legislature of Nova Scotia was passed (4 Geo. V, chap. 172), amending chapter 173 of the statutes of Nova Scotia, 1906. On April 1, 1916, the power of the company was extended to include hail insurance. Dominion license issued July 31, 1905. Previous to that date the company's business was confined to the province of Nova Scotia.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 400,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of real estate (less encumbrances) held by the company (Head Office Building)	\$	60,000 00
Mortgage loans on real estate, first liens		18,000 00
Book value of bonds and debentures owned by the company. (For details, see Schedule B).		362,775 65
Book value of stocks owned by the company. (For details, see Schedule C)		360,089 23
Cash at head office		128 77
Cash in banks:—		
Royal Bank of Canada, Halifax	\$	21,453 99
Imperial Bank, Vancouver		4,148 50
Total		25,602 49
Interest and dividends accrued		1,625 00
Agents' balances and premiums uncollected:—		
Fire—In Canada (\$1,659.92 on business prior to Oct. 1, 1921)	\$	43,535 05
In other countries		559 88
Total		44,094 93
Amount due for reinsurance losses: fire, \$1,080.01; hail, \$6.66		1,086 67
Plans		2,500 00
Total	\$	875,902 74
Market value of bonds and stocks over book value		35,626 12
Gross assets of the company	\$	911,528 86
Deduct assets not admitted		4,459 92
Net admitted assets of the company	\$	907,068 94

LIABILITIES.

(1) Liabilities in Canada.

Total for fire claims unadjusted in Canada (\$345 accrued prior to 1921)	\$	11,428 04
Total net reserve, \$217,841.74; carried out at 80 per cent thereof		174,273 39
Taxes due and accrued (estimated)		7,500 00
Reinsurance premiums: fire, \$10,005.66; hail, \$3.33		10,008 99
Held in trust for reinsurers, \$48,437.57; sundry liability, \$2,698.94		51,136 51
Total liabilities in Canada (except capital stock)	\$	254,346 93

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THE ACADIA FIRE—Continued.

(2) Liabilities Outside Canada.

Total net reserve, \$1,518.15; carried out at 80 per cent thereof.....	\$	1,214 52
Total liabilities outside Canada.....	\$	1,214 52
Total liabilities in all countries.....	\$	255,561 45
Excess of assets over all liabilities.....	\$	651,507 49
Capital stock paid in cash.....		400,000 00
Surplus over liabilities and paid-up capital.....	\$	251,507 49

INCOME.

Premiums.	Class of Business.		
	Fire.		Hail.
	In Canada.	Outside Canada.	In Canada.
	\$ cts.	\$ cts.	\$ cts.
Gross written.....	496,300 05	7,191 29	131,434 71
Less reinsurance ceded.....	165,658 12	3,773 77	102,857 42
" return premiums.....	101,322 59	521 09	
Total deduction.....	266,980 71	4,294 86	
Net written.....	229,319 34	2,896 43	28,577 29
Total net premiums written for all classes of business in all countries.....	\$		260,793 06
Interest and dividends earned on bonds, stocks, etc.....			46,233 60
Profit on sale of security.....			145 82
Total income.....	\$		307,232 48

EXPENDITURE.

Claims.	Class of Business.		
	Fire.		Hail.
	In Canada.	In Other Countries.	In Canada.
	\$ cts.	\$ cts.	\$ cts.
Claims incurred during the year.....	270,058 05	16 09	120,555 73
Less reinsurance.....	127,873 33	6 00	93,113 21
Total claims incurred.....	142,184 72	10 09	27,442 52
Total net claims incurred for all classes of business in all countries.....	\$		169,637 33
Dividends declared.....			24,000 00
Adjustment expenses incurred in Canada: fire, \$3,398.07; other, \$1,094.60.....			4,492 67
Commission and brokerage, fire.....			40,486 35
Taxes: fire, \$6,573.28; other, \$3,685.45.....			10,258 73
* Salaries, fees and travelling expenses: Salaries—Head office, \$11,569.21, branch agents, \$12,071.54; fees—directors, \$6,605.76, auditors, \$450; travelling expenses, \$3,416.16.....			34,112 67
† Miscellaneous expenditure, viz.:—Advertising, \$693.50; fire departments, patrol and salvage corps assessments, etc., \$8.68; furniture and fixtures, \$240; inspections and surveys, \$499.55; legal expenses, \$33.22; maps and plans, \$1,062.38; postage, telegrams, telephones and express, \$2,883.58; printing and stationery, \$4,343.87; rents, \$2,638.58; underwriters' boards, associations, etc., \$4,738.44; real estate, \$700.48; general expenses, \$5,966.34....			23,808 62
Total expenditure.....	\$		306,796 37

* (\$28,808.57 belongs to Fire business.)

† (\$20,322.14 belongs to Fire business.)

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THE ACADIA FIRE—Continued.

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies: fire, \$94,371.62; hail, \$85,731.90..\$	180,103 52
Amount of commission thereon: fire, \$29,614; hail, \$30,273.07.....	59,887 07
Amount of losses incurred by said companies: fire, \$76,029.96; hail, \$85,611.37.....	161,641 33
Reserve of unearned premiums on all fire risks reinsured in unlicensed companies, fire, \$50,727.52; carried out at 80 per cent.....	40,582 02
Amount of losses due and recoverable from such companies, fire.....	2,775 51
Amount of reinsurance premiums payable to such companies, fire.....	2,561 50
Amount of cash or other securities held as security for recovery of fire losses.....	48,437 57

SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Class of Business					
	In Canada.		Outside Canada.		Total Business.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1920	44,952,775	622,572 98	614,250	7,873 85	45,567,025	630,446 83
Taken in 1921, new and renewed.....	35,301,314	496,300 05	580,860	7,191 29	35,882,174	503,491 34
Totals.....	80,254,089	1,118,873 03	1,195,110	15,065 14	81,449,199	1,133,938 17
Less ceased.....	35,697,223	488,841 92	706,210	8,684 90	36,403,433	497,526 82
Gross in force at end of 1921	44,556,866	630,031 11	488,900	6,380 24	45,045,766	636,411 35
Less reinsured.....	16,309,697	200,152 56	239,697	3,343 94	16,549,394	203,496 50
Net in force at end of 1921..	28,247,169	429,878 55	249,203	3,036 30	28,496,372	432,914 85

Risks and Premiums.	Hail.
	In Canada.
	Premiums..
	\$ cts.
Taken in 1921, new.....	131,434 71
Less ceased.....	131,434 71

SCHEDULE B

Bonds and debentures owned by the company, viz.:—

	Par value	Book value	Market value
*Halifax Perm. Stock, 5 p.c.....	\$ 30,000 00	\$ 30,500 00	\$ 27,900 00
<i>Towns—</i>			
*Bridgewater, N.S., 1932, 4 p.c.....	2,000 00	1,855 00	1,680 00
*Dartmouth, N.S., 1926, 4 p.c.....	6,000 00	5,930 00	5,520 00
<i>Held by Company—</i>			
**Dom. of Canada (4) War Loan, 1937, 5½ p.c.....	167,000 00	169,490 65	173,680 00
Dom. of Canada (5) War Loan, 1923, 5½ p.c.....	125,000 00	125,000 00	125,000 00
Dom. of Canada (6) War Loan, 1934, 5½ p.c.....	10,000 00	10,000 00	9,900 00
<i>Miscellaneous—</i>			
Mortgage Corporation of Nova Scotia, 1921, 5½ p.c.....	5,000 00	5,000 00	5,000 00
Eastern Canada Savings and Loan Co., 1923, 5½ p.c.....	15,000 00	15,000 00	14,850 00
Total par, book and market values.....	\$ 360,000 00	\$ 362,775 65	\$ 363,530 00

*On deposit with Receiver General.

**\$42,000 of which is on deposit with Receiver General.

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THE ACADIA FIRE—*Concluded.*

SCHEDULE C

Stocks owned and held by the company, viz.:—

	Par value	Book value	Market value
Dartmouth Development Co., 84 shares.....	\$ 840 00	\$ 692 50	\$ 840 00
C.P. Railway, 100 shares.....	10,000 00	22,100 00	13,000 00
Bank of Montreal, 103 shares.....	10,300 00	18,988 75	22,042 00
Bank of Nova Scotia, 182 shares.....	18,200 00	48,382 25	45,864 00
Canadian Bank of Commerce, 229 shares.....	22,900 00	30,643 14	42,136 00
Dominion Bank, 18 shares.....	1,800 00	4,140 00	3,546 00
Molsons Bank, 25 shares.....	2,500 00	5,050 00	4,325 00
*Northwest Adjustment and Inspection Agency (6 shares) ..	300 00	300 00	300 00
Royal Bank, 1,308 shares.....	130,800 00	229,792 59	262,908 00
Total par, book and market value.....	<u>\$ 197,640 00</u>	<u>\$ 360,089 23</u>	<u>\$ 394,961 00</u>

*Not admitted.

ÆTNA INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

President, WM. B. CLARK; Secretary, GUY E. BEARDSLEY; Principal Office, Hartford, Conn.
Chief Agent in Canada, A. M. M. KIRKPATRICK; Head Office in Canada, Toronto.

(Incorporated June 5, 1819. Commenced business in Canada, 1821.)

CAPITAL

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 5,000,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Market value of bonds and debs. on deposit with Receiver General. (*For details, see Schedule B*).....\$ 609,009 99

Other Assets in Canada

Cash in Molsons Bank, Toronto.....	344,279 48
Interest accrued.....	7,925 62
Agents' balances and premiums uncollected, viz.:—	
Fire (\$5,214.05 on business prior to Oct. 1, 1921).....	\$ 66,649 48
Automobile (A) and (B), (\$1,424.66 on business prior to Oct. 1, 1921).....	4,504 96
Inland Transportation.....	34 62
Tornado.....	121 03
Total.....	71,310 09
Gross assets in Canada.....	\$ 1,032,525 18
Deduct assets not admitted.....	6,638 71
Net admitted assets in Canada.....	\$ 1,025,886 47

LIABILITIES IN CANADA

Net amount of fire claims, adjusted and unpaid.....	\$ 22,024 57
Net amount of fire claims, unadjusted.....	26,392 31
Net amount of automobile (A) claims, unadjusted.....	4,912 35
Net amount of Inland Transportation claims, unadjusted.....	11 00
Total net amount of unsettled claims.....	\$ 53,340 23
Reserve of unearned premiums, viz.:—	
Fire.....	\$ 343,530 69
Automobile (A).....	14,290 88
Automobile (B).....	3,572 72
Tornado.....	1,977 07
Total, \$363,371.36; carried out at 80 per cent.....	290,697 08
Taxes due and accrued, fire, \$7,925.73; other, \$916.04.....	8,841 77
Total liabilities in Canada.....	\$ 352,879 08

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ÆTNA—Continued.

INCOME IN CANADA

Premiums	Class of Business					
	Fire	Auto (A)	Auto (B)	Hail	Inland Transportation	Tornado
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross written.....	648,338 08	37,600 23	9,400 06	27,715 25	431 51	1,171 55
Less reinsurance ceded.....	77,851 53			7,536 72		
“ return premiums.....	76,561 92	5,664 60	1,412 40			1,389 07
Total deduction.....	154,413 45					
Net written.....	493,924 63	31,935 63	7,987 66	20,178 53	431 51	-217 52
Total net premiums written.....						\$ 554,240 44
Interest and dividends earned.....						36,756 17
Total income in Canada.....						\$ 590,996 61

EXPENDITURE IN CANADA

Losses	Class of Business					
	Fire	Auto (A)	Auto (B)	Hail	Inland Transportation	Tornado
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross incurred during the year.....	302,639 60	24,309 43	2,509 82	28,936 08	18 88	2,223 86
Less savings and salvage.....	99 20	105 00				
“ reinsurance.....	40,955 98			7,032 24		
Total deduction.....	41,055 18					
Net incurred.....	261,584 42	24,204 43	2,509 82	21,903 84	18 88	2,223 86
Total net amount incurred for all losses in Canada.....						\$ 312,445 25
Adjustment expenses, fire, \$4,389.81; other, \$3,156.86.....						7,546 67
Commission and brokerage, fire, \$102,664.35; other, \$12,630.20.....						115,294 55
Taxes, fire, \$19,099.07; other, \$1,809.46.....						20,908 53
*Salaries, Fees and Travelling Expenses:—Salaries:—Chief Agency, \$2,841.66; general and special agents, \$17,907.15; travelling expenses of agents, \$15,508.18.....						36,256 99
†Miscellaneous Expenditure, viz.:—Advertising, \$2,716.51; furniture and fixtures, \$1,161.61; legal expenses, \$105.20; maps and plans, \$634.47; postage, telegrams, telephones and express, \$2,996.50; rents, \$561.77; underwriters' boards, associations, etc., \$8,516.34; sundry expense, \$643.68; bad debts, \$19.65.....						17,355 73
Total expenditure.....						\$ 509,807 72

†(Of which \$26,580.41 belongs to Fire business.)

*(Of which \$11,975.07 belongs to Fire business.)

ÆTNA—Continued.

RISKS AND PREMIUMS IN CANADA

Risks and Premiums	Class of Business						
	Fire		Auto (A)	Auto (B)	Hail	Inland Transportation	Tornado
	Amount	Premiums	Premiums	Premiums	Premiums	Premiums	Premiums
	\$	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	76,461,275	793,439 24	25,861 49	6,212 75	.....	.....	6,715 15
Taken in 1921, new and renewed.....	66,301,227	648,338 08	37,600 23	9,400 06	27,715 25	431 51	1,171 55
Totals.....	142,762,502	1,441,777 32	63,461 72	15,612 81	.....	.....	7,886 70
Less ceased.....	68,200,342	683,069 69	34,879 96	8,467 37	27,715 25	431 51	3,834 35
Gross in force at end of 1921.....	74,562,160	758,707 63	28,581 76	7,145 44	.....	.....	4,052 35
Less reinsured.....	5,511,070	68,043 80	.....	.....	.....	.....	.....
Net in force at end of 1921.....	69,051,090	690,663 83	28,581 76	7,145 44	.....	.....	4,052 35

SCHEDULE B

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value	Market value
<i>Governments—</i>		
Dom. of Canada War Loan, 1925, 5 p.c.....	\$ 50,000 00	\$ 48,500 00
Dom. of Canada War Loan, 1937, 5 p.c.....	25,000 00	25,250 00
Dom. of Canada Victory Loan, 1933, 5½ p.c.....	75,000 00	75,750 00
Dom. of Canada Victory Loan, 1937, 5½ p.c.....	75,000 00	78,000 00
Province of Manitoba, 1947, 4 p.c.....	5,000 00	3,800 00
Province of Manitoba, 1948, 4 p.c.....	10,000 00	7,600 00
Province of Manitoba, 1922, 5 p.c.....	25,000 00	25,000 00
Province of Ontario, 1925, 4½ p.c.....	50,000 00	50,000 00
<i>Cities—</i>		
Calgary, 1933, 5 p.c.....	25,000 00	22,000 00
Halifax, 1953, 5 p.c.....	10,000 00	9,300 00
Hamilton, 1932, 4 p.c.....	25,000 00	21,750 00
Montreal Corp. Stock, 1926, 4 p.c.....	6,000 00	5,580 00
Montreal, 1942, 4 p.c.....	50,000 00	40,000 00
Ottawa, 1935, 4½ p.c.....	25,000 00	22,500 00
Toronto, 1948, 4 p.c.....	24,333 33	18,979 99
Westmount, 1938, 3½ p.c.....	50,000 00	38,500 00
<i>Railway—</i>		
C.N. Ry., Winnipeg Terminal (g'teed by Prov. of Man.), 1939, 4 p.c.....	50,000 00	41,500 00
<i>Miscellaneous—</i>		
Can. Perm. Mtge. Corp., 1925, 4½ p.c.....	25,000 00	25,000 00
Toronto Mtge Co., 1926, 5½ p.c.....	50,000 00	50,000 00
Total on deposit with Receiver General.....	\$ 655,333 33	\$ 609,009 99

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

LEDGER ASSETS

Book value of real estate.....	\$ 627,207 93
Cash on hand, in trust companies and in banks.....	2,941,343 91
Agent's balances.....	4,262,117 06
Book value of bonds and stocks.....	31,982,874 54
Bills receivable.....	126,187 10
Total ledger assets.....	\$39,939,730 54

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ÆTNA—Concluded.

NON-LEDGER ASSETS

Interest due and accrued.....	\$ 234,538 21
Due for reinsurance, \$459,868.86, and salvages, \$81,931, on paid losses.....	541,799 86
Gross assets.....	\$40,716,068 61
Deduct assets not admitted.....	1,821,369 61
Total admitted assets.....	<u>\$38,894,699 00</u>

LIABILITIES

Net amount of unpaid losses.....	\$ 3,651,545 74
Estimated expenses of investigation of losses.....	30,000 00
Total unearned premiums.....	20,210,193 94
Amount reclaimable on perpetual fire insurance policies.....	85,869 18
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	20,000 00
Federal, state and other taxes due or accrued (estimated).....	800,000 00
Contingent commissions or other charges due or accrued.....	30,000 00
Total liabilities (except capital stoc,).....	\$24,827,608 86
Capital stock paid in cash.....	5,000,000 00
Surplus over liabilities and capital.....	9,067,090 14
Total liabilities.....	<u>\$38,894,699 00</u>

INCOME

Net premiums written.....	\$21,909,465 34
Deposit premiums written on perpetual risks.....	1,057 00
Interest and rents.....	1,677,602 16
Agents' balances previously charged off.....	112 55
Gross profit on sale or maturity of bonds.....	55,686 92
Conscience money.....	1,900 00
Total income.....	<u>\$23,645,823 97</u>

DISBURSEMENTS

Net amount incurred.....	\$14,798,732 95
Expenses of adjustment and settlement of losses.....	262,090 53
Cash dividends paid stockholders.....	1,200,000 00
Commission or brokerage and agents allowances.....	4,710,293 87
Total Field Supervisory expenses.....	859,723 29
Deposit premiums returned.....	4,865 54
Salaries.....	1,185,856 84
Advertising and subscriptions, \$54,513.11; Printing and stationery, \$237,417 87.....	291,930 98
Postage, telegraph and telephone, exchange and express.....	56,133 85
Rents.....	112,452 95
Federal Taxes.....	253,719 52
Inspections and surveys, including underwriters' boards and tariff associations.....	481,137 21
State taxes on premiums, Insurance Department licenses and fees.....	1,010,031 26
Agents' balances charged off.....	2,955 82
Gross loss on sale or maturity of bonds and stocks.....	126,077 85
All other disbursements.....	95,712 12
Total disbursements.....	<u>\$25,451,714 58</u>

RISKS AND PREMIUMS

Amount of policies written or renewed during the year—Fire.....	\$2,418,717,256 00
Premiums thereon.....	24,863,446 17
Amount of policies terminated—Fire.....	454,917,660 00
Premiums thereon.....	4,367,087 41
Net amount in force at the end of the year—Fire.....	1,518,975,123 00
Premiums thereon.....	16,846,181 99
Net amount in force at end of year—Marine and Inland.....	\$65,899,424 00
Premiums thereon.....	896,855 32
Perpetual risks in force at end of year—Fire.....	\$ 4,256,028 00
Deposits thereon.....	95,410 20

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AGRICULTURAL INSURANCE CO. OF WATERTOWN, N.Y.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

President, W. H. STEVENS—Secretary, P. H. WILLMOT—Principal Office, Watertown, N.Y.—
Chief Agent in Canada, PERCY GRANT—Head Office in Canada, Toronto.

(Incorporated, 1863. Transacted business in Canada under Dominion license from 1870 to 1873 and from
1879 to 1897. Dominion license was again issued to Company on Nov. 5, 1917.)

CAPITAL

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 1,000,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bond on deposit with Receiver General, viz.:—

	Par Value	Market value
Dominion of Canada War Loan, 1937, 5 p.c.....	\$ 25,000 00	\$ 25,250 00
City of Toronto, 1935, 6 p.c.....	5,000 00	5,150 00
City of Toronto, 1936, 6 p.c.....	25,000 00	25,750 00
Total on deposit with Receiver General.....	\$ 55,000 00	\$ 56,150 00

Carried out at market value.....\$ 56,150 00

Other Assets in Canada

Cash in Union Bank, Vancouver, \$11,853.84; Imperial Bank, Toronto, \$10,218.94.....	22,072 78
Agents' balances and premiums uncollected.....	7,517 19
Total assets in Canada.....	\$ 85,739 97

LIABILITIES IN CANADA

Total net amount of unadjusted claims.....	\$ 6,345 10
Reserve of unearned premiums, \$41,368.09; carried out at 80 p.c.....	33,094 47
Taxes due and accrued (est.).....	1,000 00
Total liabilities in Canada.....	\$ 40,439 57

INCOME IN CANADA

Gross premiums written.....	\$ 90,745 04
Deduct reinsurances, \$8,381.12; return premiums, \$18,811.76.....	27,192 88
Net premiums written.....	\$ 63,552 16
Interest on investments earned.....	1,541 46
Total income in Canada.....	\$ 65,093 62

EXPENDITURE IN CANADA

Gross losses incurred during the year.....	\$ 24,691 22
Deduct reinsurances.....	31 70
Net losses incurred.....	\$ 24,659 52

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AGRICULTURAL—Continued.

EXPENDITURE IN CANADA—Concluded

Total incurred for claims for all classes of business.....	\$	25,278 77
Adjustment expenses, fire.....		354 55
Commission and brokerage, fire.....		16,781 46
Taxes, fire.....		2,194 45
Salaries, Fees and Travelling expenses:—Salaries of general and special agents, \$100; Fees:—auditors, \$25; Travelling Expenses of agents, \$2,057.10.....		2,182 10
Miscellaneous Expenditure, viz.:—Advertising, \$37.20; general expense, \$395.87; maps and plans, \$177.28; postage, telegrams, telephone and express, \$155.72; printing and sta- tionery, \$32.42; underwriters' boards, associations, etc., \$808.26; clearing house expense, \$528.45.....		2,135 20
Total expenditure.....	\$	48,926 53

RISKS AND PREMIUMS IN CANADA

Risks and Premiums	Fire	
	Amount	Premiums
	\$	\$ cts.
Gross in force at end of 1920.....	2,273,249	35,518 65
Taken in 1921, new and renewed.....	7,308,886	90,745 04
Totals.....	9,582,135	126,263 69
Less ceased.....	3,057,154	44,259 35
Gross in force at end of 1921.....	6,524,981	82,004 34
Less reinsured (est).....	932,552	9,188 19
Net in force at end of 1921.....	5,592,429	72,816 15

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

LEDGER ASSETS

Book value of real estate.....	\$	111,207 88
Mortgage loans on real estate, first liens.....		427,482 00
Loans secured by pledge of bonds, stocks or other collaterals.....		166,350 00
Book value of bonds and stocks.....		4,914,052 48
Cash on hand, in trust companies and in banks.....		1,208,536 45
Agents' balances and bills receivable.....		631,161 78
Total.....	\$	7,458,790 59

NON-LEDGER ASSETS

Interest accrued.....		64,092 29
Market value of stocks over book value.....		22,834 44
Reinsurance due on paid losses.....		50,687 84
Gross assets.....	\$	7,596,405 16
Deduct assets not admitted.....		77,806 13
Total admitted assets.....	\$	7,518,599 03

LIABILITIES

Total net amount of unpaid claims.....	\$	906,441 72
Estimated expenses of investigation of losses.....		23,875 00
Unearned premiums.....		3,618,029 83
Salaries, rents, etc., due or accrued.....		12,300 00
Federal, state and other taxes due or accrued (estimated).....		100,000 00
Contingent expenses or other charges due or accrued.....		10,000 00
Contingent reserve and reserve for foreign discount.....		207,040 70
Total liabilities (excluding capital stock).....	\$	4,877,687 25
Joint capital stock paid in cash.....		1,000,000 00
Surplus over all liabilities.....		1,640,911 78
Total liabilities.....	\$	7,518,599 03

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AGRICULTURAL—Concluded.

INCOME

Net premiums written..	\$ 4,190,220 60
Interest and dividends.....	391,334 74
Rents.....	2,500 00
Agents' balances previously charged off.....	254 24
Gross profit on sale or maturity of bonds and stocks.....	7,320 39
Gross increase, by adjustment, in book value of bonds.....	16,547 99
Total income.....	<u>\$ 4,608,177 96</u>

DISBURSEMENTS

Net amount incurred for claims.....	\$ 2,479,450 57
Expenses of adjustment and settlement of claims.....	82,957 19
Dividends to stockholders.....	200,000 00
Commission or brokerage.....	905 393 18
Field supervisory expenses.....	184,309 40
Salaries, fees and all other charges of officers, directors, trustees and home office employees	204,647 01
Rents.....	17,334 90
Inspections and surveys (including underwriter's boards and tariff associations).....	144,459 80
Federal taxes.....	57,799 77
State taxes on premiums, insurance department licenses and fees.....	133,192 87
Agent's balances charged off.....	1,443 97
Gross loss on sale or maturity of bonds and stocks.....	90,162 69
Gross decrease by adjustment in book value of bonds.....	402 58
All other disbursements.....	117,644 73
Total disbursements.....	<u>\$ 4,619,198 66</u>

RISKS AND PREMIUMS

FIRE RISKS

Written renewed during the year.....	\$649,431,600 00
Premiums thereon.....	5,692,073 83
Terminated during the year.....	162,488,600 00
Premiums thereon.....	1,294,591 83
Net in force, December 31, 1921.....	355,837,200 00
Premiums thereon.....	<u>3,185,082 00</u>

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ALLIANCE ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

President, The Hon. N. CHARLES ROTHSCHILD—General Manager, O. MORGAN OWEN—Principal
Office, London, England—Chief Agent in Canada, Thos. D. Belfield—Head
Office in Canada, Montreal, Que.
(Established August 4, 1824. Commenced business in Canada, March 1, 1892.)

CAPITAL

Amount of capital authorized and subscribed.....	£ 5,450,000	\$26,523,333 33
Amount paid thereon in cash.....	1,000,000	4,866,666 67

ASSETS IN CANADA

Held solely for protection of Canadian Policyholders

Bonds on deposit with Receiver General:—

	Market value	Par value
Province of British Columbia Stock, 1941, 3 p.c.....	\$ 109,500 00	\$ 65,700 00
British Govt. War Loan Stock, 1929/1947, 5 p.c.....	476,933 33	395,854 68
Grand Trunk Pacific Railway, 1st Mortgage sterling (guaranteed by Dominion of Canada), 1962, 3 p.c.....	257,933 34	159,918 66
Dom. of Canada Victory Loan, 1923, 5½ p.c.....	105,000 00	105,000 00

Total on deposit with Receiver General.....\$ 949,366 67 \$ 726,473 34

Carried out at market value.....\$ 726,473 34

Other Assets in Canada

Cash at head office in Canada.....55,102 70

Cash in banks, viz:—

Bank of Montreal, Montreal.....	\$ -7,062 09
Canadian Bank of Commerce, Montreal.....	1,082 83
Canadian Bank of Commerce, Winnipeg.....	2,371 06

Total cash in banks.....-5,773 86

Agents' balances and premiums uncollected, viz:—

Fire (\$3,216.93 on business prior to Oct. 1, 1921).....	\$ 42,692 03
Accident (\$11.90 " " 1, 1921).....	1,565 29
Automobile (A) (\$181.75 " " 1, 1921).....	2,770 42
Automobile (B) (\$198.81 " " 1, 1921).....	2,943 02
Burglary (\$171.84 " " 1, 1921).....	3,371 02
Guarantee.....	1,240 33
Hail.....	191 66
Liability.....	10,148 54
Plate Glass (\$15.49 on business prior to Oct. 1, 1921).....	372 00
Sickness (\$25.20 " " 1, 1922).....	1,391 67

Total.....66,685 98

Office furniture and plans.....5,000 00

Gross assets in Canada.....\$ 847,488 16

Deduct assets not admitted.....8,821 92

Net admitted assets.....\$ 838,666 24

LIABILITIES IN CANADA

Net amount of fire claims, unadjusted.....	\$ 25,368 38
" " resisted, in suit.....	100 00
" " resisted, not in suit.....	6,000 00
" accident claims, unadjusted.....	916 00
" automobile (A) claims, unadjusted.....	5,216 00
" automobile (B) claims, unadjusted.....	4,991 00

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ALLIANCE—Continued.

LIABILITIES IN CANADA—Concluded

Net amount of burglary claims, unadjusted.....	\$ 4,589 00	
“ guarantee claims, unadjusted.....	1,025 00	
“ liability claims, unadjusted.....	3,728 61	
“ plateglass claims, unadjusted.....	316 00	
“ sickness claims, unadjusted.....	3,798 00	
Total.....	\$ 56,047 99	
Reserve of unearned premiums, viz.:—		
Fire.....	\$ 304,782 70	
Accident.....	16,521 67	
Automobile (A).....	9,152 38	
Automobile (B).....	18,384 41	
Burglary.....	13,131 39	
Guarantee.....	6,995 94	
Liability.....	5,904 86	
Plate Glass.....	4,621 59	
Sickness.....	17,185 00	
Total, \$396,679.94; carried out at 80 per cent.....		317,344 02
Agency and other expenses, due and accrued, fire.....		5,038 00
Taxes, due and accrued, fire, \$10,993.85; other, \$3,492.92.....		14,486 77
Reinsurance and return premiums, fire.....		83 31
Total liabilities in Canada.....	\$ 393,000 09	

INCOME

Premiums	Class of Business									
	Fire	Accident	Auto (A)	Auto (B)	Burglary	Guarantee	Hail	Liability	Plate Glass	Sickness
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross written.....	421,294 88	47,678 63	25,602 24	51,417 77	27,680 11	23,479 22	152,304 78	45,837 52	10,722 54	48,024 80
Less reinsurance ceded.....	1,450 65	682 49	123 50		786 00	2,091 37	21,442 05	1,202 94		94 34
Less return premiums.....	48,403 97	14,060 71	6,064 85	13,638 01	4,166 94	4,910 54	1,237 27	4,756 65	1,442 72	13,376 80
Total deduction.....	49,854 62	14,743 20	6,188 33	13,638 01	4,952 94	7,001 91	22,679 32	5,959 59		13,471 14
Net written.....	371,440 26	32,935 43	19,413 86	37,779 76	22,727 17	16,477 31	129,625 46	39,877 93	9,279 82	34,553 66
Total net premiums written in Canada.....	\$ 714,110 66									
Total income.....	\$ 714,110 66									

EXPENDITURE IN CANADA

Losses	Fire	Accident	Auto (A)	Auto (B)	Burglary	Guarantee	Hail	Liability	Plate Glass	Sickness
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross incurred during the year.....	196,313 15	13,116 37	32,664 21	17,249 85	10,196 84	1,332 68	186,319 96	4,193 79	3,038 82	46,498 25
Less savings and salvage.....	89 57		1,744 70	475 33		43 03		303 08		
Less reinsurance.....	857 36	169 88			46 35		30,270 81	157 25		321 87
Total deduction.....	946 93							460 33		
Total net incurred.....	195,366 22	12,946 49	30,919 51	16,774 52	10,150 49	1,289 65	156,049 15	3,733 46	3,038 32	46,176 38

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ALLIANCE—Continued.

EXPENDITURE IN CANADA—Concluded.

Total net amount incurred for all claims in Canada.....	\$	476,444 69
Adjustment expenses, fire, \$5,538.32; other, \$2,694.38.....		8,232 70
Commission and brokerage, fire, \$85,441.28; other, \$102,690.24.....		188,131 52
Commission on profits, fire.....		5,038 00
Taxes, fire, \$14,974.21; other, \$15,312.49.....		30,286 70
*Salaries, fees and travelling expenses:—Salaries of Chief Agency, \$45,330.50; auditors, fees, \$800; travelling expenses of chief agency, \$1,940.36; agents, \$197.13.....		48,267 99
†Miscellaneous expenditure, viz.:—Advertising, \$73.95; furniture and fixtures, \$1,119.57; inspections and surveys, \$290; legal expenses, \$552.77; maps and plans, \$2,106.83; postage, telegrams, telephones and express, \$2,844.23; printing and stationery, \$5,755.66; rents, \$6,026.68; underwriters boards, associations, etc., \$7,004.82; war stamps, \$144.52; general office expenses, \$1,177.58.....		27,096 61
Total expenditure.....	\$	783,498 21

*(Of which \$17,926.04 belongs to fire business.)

†(Of which \$11,220.09 belongs to fire business.)

RISKS AND PREMIUMS IN CANADA

Risks and Premiums	Class of Business								
	Fire		Accident	Auto A	Auto B	Burglary	Guarantee	Hail	Liability
	Amount	Premiums	Premiums	Premiums	Premiums	Premiums	Premiums	Premiums	Premiums
	\$	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920	57,195,028	616,047 76	47,768 36	29,135 17	23,552 98	7,839 86	15,966 63		17,425 21
Taken in 1921, new and renewed	39,109,827	421,294 88	47,678 63	25,602 24	51,417 77	27,680 11	23,479 22	152,304 78	45,837 52
Totals	96,304 855	1,037,342 64	95,446 99	54,737 41	74,970 75	35,519 97	39,445 85	152,304 78	63,262 73
Less ceased	40,906,795	437,532 80	61,819 40	36,309 15	38,201 93	12,222 28	23,374 74		51,379 09
Gross in force at end of 1921	55,398,060	599,809 84	33,627 59	18,428 26	36,768 82	23,297 69	16,071 11		11,883 64
Less reinsured	333,000	2,759 32	584 26	123 50		871 31	2,237 20		176 32
Net in force at end of 1921	55,065,060	597,050 52	33,043 33	18,304 76	36,768 82	22,426 38	13,833 91		11,707 32

Risks and Premiums	Class of Business	
	Plate Glass	Sickness
	Premiums	Premiums
	\$ cts.	\$ cts.
Gross in force at end of 1920.....	8,056 35	50,468 90
Taken in 1921, new and renewed.....	10,722 54	48,024 80
Totals.....	18,778 89	98,493 70
Less ceased.....	9,390 93	64,042 35
Gross in force at end of 1921.....	9,387 96	34,451 35
Less reinsured.....		81 34
Net in force at end of 1921.....	9,387 96	34,370 01

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BALANCE SHEET

Liabilities

Authorized and subscribed capital £5,450,000 consisting of 250,000 original shares and 450,000 new shares, each new share carrying the same right to dividend and assets as each original share.—
 Issued—250,000 original shares of £20 each, with £2 4s. 0d. per share paid up.....
 450,000 new shares of £1 each (fully paid).....

Life assurance funds.....
 Annuity funds.....
 Sinking fund and capital redemption funds.....
 Fire insurance fund.....
 Marine insurance fund.....
 Personal accident insurance fund.....
 (Including £5,131 16s. 6d. for estimated outstanding claims)
 Employers' liability insurance fund.....
 (Including £14,324 for estimated outstanding claims).
 Miscellaneous insurance funds.....
 General fund.....
 Profit and loss account.....
 Reserve for contingencies arising out of the war.....

Claims admitted or intimated, but not paid—

Life assurance.....
 Fire insurance.....
 Miscellaneous insurance.....
 Annuities due and unpaid.....
 Outstanding dividends.....
 Sundry creditors—
 Life assurance accounts.....
 Fire insurance account.....
 Marine insurance account.....
 Personal accident insurance account.....
 Employers' liability insurance account.....
 Miscellaneous insurance account.....
 Miscellaneous creditors.....

Assets

Mortgages on property within the United Kingdom.....
 Mortgages on property out of the United Kingdom.....
 Loans on parochial and other public rates.....
 Life interests.....
 " Reversions.....
 " Rent charges.....
 " Stocks and shares.....
 " Company's policies within their surrender values.....
 " Personal security.....
 " Miscellaneous securities.....
 Investments (at book values)—
 Deposits with the High Court—
 India, 3½ per cent. stock 1931.....
 £5 per cent. war stock (1929/47).....
 London county consolidated 3½ per cent. stock.....
 British Government securities.....
 Municipal and county securities—United Kingdom.....
 Indian and Colonial Government securities.....
 Indian and Colonial Provincial securities.....
 Indian and Colonial Municipal securities.....
 Foreign Government securities.....
 Foreign Provincial securities.....
 Foreign Municipal securities.....
 Railway and other debentures and debenture stocks—
 Home and Foreign.....
 Railways and other preference and guaranteed stocks.....
 Railway ordinary stocks.....
 Stocks and shares (other than railway stocks).....
 Rent charges.....
 Freehold ground rents.....
 Leasehold ground rents.....
 House property.....
 Life insurance.....
 Reversions.....
 Agents' balances.....
 Sundry debtors.....
 Outstanding premiums.....
 Outstanding interest, dividends and rents.....
 Interest, dividends and rents accrued, but not payable.....
 Bills receivable.....
 Cash—
 On deposit.....
 In hand and on current account.....

£ s. d.
 4,363,922 2 11
 37,600 0 0
 635,020 16 7
 638,555 19 5
 216,036 2 2
 117,046 9 1
 101,330 0 0
 1,230,171 11 11
 71,305 13 10
 34,669 13 1

16,950 0 0
 39,166 0 0
 11,400 0 0
 9,074,390 10 0
 303,779 0 0
 916,696 0 0
 82,334 0 0
 465,101 0 0
 1,194,694 18 8
 2,830 0 0
 231,535 0 0
 1,945,272 10 0
 944,199 0 0
 666,864 0 0
 267,984 0 0
 2,830 16 0
 170,477 5 8
 67,313 4 1
 1,407,304 6 3
 13,512 15 4
 286,705 18 7
 517,069 7 11
 105,342 0 1
 40,365 14 2
 13,429 5 3
 244,613 15 3
 18,392 13 9

93,466 10 9
 182,462 4 9
 £ 26,793,690 5 6

£ 25,717,396 10 2

315,886 17 5
 338,378 3 8
 47,552 2 10
 1,115 14 3
 318 17 1
 57,988 12 9
 263,731 9 3
 17,411 2 8
 589 8 6
 864 9 1
 7,070 3 2
 25,386 14 8

£ 26,793,690 5 6

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THE ALLIANCE INSURANCE COMPANY OF PHILADELPHIA, PA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

President, BENJAMIN RUSH—Secretary, JOHN KREMER—Principal Office, Philadelphia, Pa.—
Chief Agents in Canada, Robert Hampson & Son, Limited—Head Office in Canada, Montreal.

(Incorporated December 5, 1904. Dominion License issued August 30, 1917.)

CAPITAL

Amount of joint stock capital authorized, subscribed and paid in cash..... \$ 1,000,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds on deposit with Receiver General, viz.:—

	Par value	Market value
Dom. of Canada bonds, 1926, 5 p. c.....	\$ 20,000 00	\$ 20,000 00
“ “ 1929, 5½ p.c.....	25,000 00	25,500 00
“ “ 1931, 5 p.c.....	5,000 00	4,950 00
Dom. of Canada Victory Loan, 1933, 5½ p.c.....	50,000 00	50,500 00
United States Liberty Loan, 4½ p.c., 1942.....	40,000 00	40,800 00
State of New York, 1962, 4 p.c.....	50,000 00	53,000 00

Total on deposit with Receiver General..... \$ 190,000 00 \$ 194,750 00

Carried out at market value..... \$ 194,750 00

Other Assets in Canada

Cash in banks:—

Cash in Bank of Montreal, Vancouver.....	\$ 12,487 35
Cash in Bank of Nova Scotia, Montreal.....	33,438 20

Total cash in banks..... 45,925 55

Interest accrued..... 2,342 83

Agents' balances and premiums uncollected, fire, \$5,892.85; automobile (A) \$866.43; inland transportation, \$108.76..... 6,868 04

Total assets in Canada..... \$ 249,886 42

LIABILITIES IN CANADA

Net amount of fire claims, adjusted and unpaid..... \$ 7, 204 00

“ automobile (A), adjusted and unpaid..... 125 00

“ “ (B), “ 286 00

Total net amount of unsettled claims..... 7,615 00

Total net reserve of unearned premiums, fire, \$103,872.75; inland transportation, \$261.25;
total, \$104,134.00; carried out at 80 per cent..... 83,307 20

Taxes due and accrued, fire..... 2,762 10

Total liabilities in Canada..... \$ 93,684 30

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THE ALLIANCE INSURANCE—Continued.

INCOME IN CANADA

Premiums	Class of Business			
	Fire	Automobile (A)	Automobile (B)	Inland Trans- portation
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	267,028 68	18,345 93	10,721 41	532 50
Less reinsurance ceded.....	40,649 89	13,961 99	9,856 33	
Less return premiums.....	64,790 77	4,038 91	3,647 42	10 00
Total deduction.....	105,440 66	18,000 90	13,503 75	
Net cash received.....	161,588 02	345 03	-2,782 34	522 50
Net premiums written.....				\$ 159,673 21
Interest earned on investments.....				6,893 68
Total income in Canada.....				\$ 166,566 89

EXPENDITURE IN CANADA

Claims	Fire	Automobile (A)	Automobile (B)	Inland Trans- portation
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross claims incurred during the year..	148,015 75	6,962 42	11,680 36	101 20
Deduct savings and salvage.....	277 22	4 50	16 45	
Deduct reinsurance.....	37,375 76	4,628 32	8,387 67	
Total deduction.....	37,652 98	4,632 82	8,404 12	
Net claims incurred during the year....	110,362 77	2,329 60	3,276 24	101 20
Total net claims incurred.....				\$ 116,069 81
Ajustment expenses, fire, \$2,655.36; other, \$1,259.80.....				3,915 16
Commission or brokerage, fire, \$39,499.02; other, \$7,732.61.....				47,231 63
Paid for taxes.....				5,647 21
*Travelling expenses of Chief Agency.....				2,111 90
†Miscellaneous expenditure: Advertising, \$100; maps and plans, \$26.83; postage, telegrams, telephone and express, \$678.10; printing and stationery, \$1,607.53; underwriters' boards, tariff associations, etc., \$4,054.17; sundries, \$740.93.....				7,207 56
Total expenditure in Canada.....				\$ 182,183 27

*(\$1,786.90 belongs to fire business.)

†(\$7,001.33 belongs to Fire business.)

THE ALLIANCE INSURANCE—Continued.

SUMMARY OF RISKS AND PREMIUMS IN CANADA

Risks and Premiums	Class of Business		
	Fire		Automobile (A)
	Amount	Premiums	Premiums
	\$	\$ cts.	\$ cts.
Gross in force at end of 1920.....	28,994,315	262,496 41	9,967 23
Taken in 1921.....	31,342,965	261,939 01	18,445 93
Totals.....	60,337 280	524,435 42	28,313 16
Deduct terminated.....	33,387,961	280,634 06	15,984 76
Gross in force at end of 1921.....	26,949,319	243,801 36	12,328 40
Deduct reinsured.....	4,501,176	42,667 36	12,328 40
Net in force at end of 1921.....	22,448,143	201,134 00	

Premiums	Class of Business	
	Auto- mobile (B)	Inland Transport- ation
	\$ cts.	\$ cts.
Gross in force at end of 1920.....	10,849 13	132 50
Taken in 1921.....	10,721 41	532 50
Totals.....	21,570 54	665 00
Deduct terminated.....	16,866 66	142 50
Gross in force at end of 1921.....	4,703 88	522 50
Deduct reinsured.....	4,703 88	522 50

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

LEDGER ASSETS

Book value of bonds and stocks.....	\$ 4,763,009 98
Cash on hand, in trust companies and in banks.....	287,348 60
Agents' balances and bills receivable.....	309,852 55
Amount recoverable for reinsurance on paid losses.....	22,423 53
Total ledger assets.....	\$ 5,382,634 66

NON-LEDGER ASSETS

Interest accrued.....	60,097 77
Gross assets.....	\$ 5,442,732 43
Deduct assets not admitted.....	174,276 87
Total admitted assets.....	\$ 5,268,455 56

LIABILITIES

Net amount of unpaid claims.....	\$ 644,460 00
Expenses of investigation and adjustment of losses, estimated.....	7,040 00
Total amount of unearned premiums.....	1,827,072 63
Amount reclaimable by the insured on perpetual Fire policies.....	23,296 50
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	2,433 47
Taxes due or accrued (estimated).....	106,000 00
Contingent commissions, etc., due or accrued.....	17,500 00
Total liabilities, except capital stock.....	\$ 2,627,802 60
Capital stock paid up in cash.....	1,000,000 00
Contingent reserve fund.....	640,652 96
Surplus over all liabilities.....	1,000,000 00
Total liabilities.....	\$ 5,268,455 56

SESSIONAL PAPER No. 8

THE ALLIANCE INSURANCE—*Concluded.*

INCOME

Net cash received for premiums.....	\$ 2,146,677 90
Deposit premiums written on perpetual risks (gross).....	1,957 30
Interest and dividends.....	240,593 69
Gross profit on sale or maturity of bonds and stocks.....	5,440 40
Agents' balances previously charged off.....	177 18
Total income.....	<u>\$2,400,846 47</u>

DISBURSEMENTS

Net amount paid for claims.....	\$ 1,624,462 60
Expenses of adjustment and settlement of claims.....	34,335 12
Paid stockholders for interest and dividends.....	150,000 00
Agents' allowances, commission or brokerage.....	428,350 01
Field supervisory expenses.....	67,454 80
Salaries, fees and all other charges of officers, directors, trustees and home office employees	126,126 95
Rents.....	7,734 38
Inspections and surveys, including underwriters' boards and tariff associations.....	53,961 34
State taxes on premiums, Insurance Department licenses and fees.....	100,017 99
Federal taxes.....	36,015 20
Advertising and subscriptions, \$15,825.75; printing and stationery, \$23,595.80.....	39,421 55
Agents' balances charged off.....	708 56
Gross loss on sale or maturity of bonds.....	23,575 00
All other disbursements.....	19,938 71
Total disbursements.....	<u>\$ 2,712,152 21</u>

RISKS AND PREMIUMS

Amount of fire risks written or renewed during the year.....	\$ 368,609,210 00
Premiums thereon.....	3,316,600 95
Amount of risks terminated during the year.....	54,359,187 00
Premiums thereon.....	393,333 69
Net amount in force at December 31, 1921.....	192,394,651 00
Premiums thereon.....	1,201,836 60
Perpetual risks.....	867,684 00
Deposit premiums thereon.....	<u>25,885 00</u>

12 GEORGE V, A. 1922

THE AMERICAN ALLIANCE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

President, CHARLES G. SMITH—Secretary, EDWIN M. CRAGIN—Principal Office, New York City—Chief Agent in Canada, WM. ROBINS—Head Office in Canada, Toronto, Ont.

(Incorporated 1897. Commenced business in Canada, Jan. 27th, 1919.)

CAPITAL

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 1,000 000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bond on deposit with Receiver General, viz.:—

	Par value	Market value	
Dom. of Can. Victory Loan, 1933, 5½ p.c.....	\$ 30,000 00	\$ 30,300 00	
Carried out at market value.....			\$ 30,300 00

Other Assets in Canada

Interest accrued..... 275 00
Agents' balances and premiums uncollected, viz.:—

Fire.....	\$ 1,198 39
Automobile (A).....	4 80
Automobile (B).....	3 90

Total..... 1,207 09

Total assets in Canada.....\$ 31,782 09

LIABILITIES IN CANADA

Net amount of fire claims, adjusted and unpaid.....	\$ 659 04
Net amount of fire claims, unadjusted.....	814 00
Net amount of automobile (A) claims, adjusted and unpaid...	33 31

Total net amount of unsettled claims.....\$ 1,506 35

Reserve of unearned premiums, viz.:—

Fire.....	\$ 3,025 95
Automobile (A).....	59 50
Automobile (B).....	35 65

Total, \$3,101.10; carried out at 80 per cent.....	2,480 88
Taxes due and accrued, fire, \$506.11; other, \$12.....	518 11

Total liabilities in Canada.....\$ 4,505 34

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AMERICAN ALLIANCE—Continued.

INCOME IN CANADA

Premiums	Class of Business		
	Fire	Auto A	Auto B
	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	25,816 87	2,702 62	2,211 25
Reinsurance ceded.....	14,095 00	1,781 86	1,457 89
Return premiums.....	6,218 18	853 25	698 11
Total deduction.....	20,313 18	2,635 11	2,156 00
Net premiums written.....	5,503 69	67 51	55 25
Total net premiums written in Canada.....	\$ 5,626 45		
Interest earned on bonds.....	1,650 00		
Total income in Canada.....	\$ 7,276 45		

EXPENDITURE IN CANADA

Claims	Class of Business		
	Fire	Auto A	Auto B
	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year.....	1,144 39	414 77	1,766 33
Less savings and salvage.....			75 00
“ reinsurance.....	34 47	382 50	1,629 78
Total deduction.....			1,704 78
Net incurred.....	1,109 92	32 27	61 55
Total net incurred for claims for all classes of business in Canada.....	\$ 1,203 74		
Adjustment expenses, fire, \$27.60; other, \$6.90.....	34 50		
Commission and brokerage, fire, \$1,599.70; other, \$40.91.....	1,640 61		
Taxes, fire, \$39.30; other, \$2.65.....	41 95		
*Travelling Expenses, other.....	129 12		
†Miscellaneous Expenditure, viz.:—Advertising, \$2.41; inspections and surveys, \$6.88; maps and plans, \$7.30; postage, telegrams, telephones and express, \$13.91; underwriters' boards, associations, etc., \$75.26.....	105 76		
Total expenditure in Canada.....	\$ 3,155 68		

*(Of which \$126 belongs to Fire business.)

†(Of which \$103 belongs to Fire business.)

12 GEORGE V, A. 1922

AMERICAN ALLIANCE—Continued.

SUMMARY OF RISKS AND PREMIUMS IN CANADA

	Fire	
	Amount	Premiums
	\$	\$ cts.
Gross in force at end of 1920.....	1,515,807	27,840 03
Taken in 1921, new and renewed.....	1,702,747	25,816 87
Totals.....	3,218,554	53,656 90
Less ceased.....	1,586,474	29,333 13
Gross in force at end of 1921.....	1,632,080	24,323 77
Less reinsured.....	1,216,395	18,365 31
Net in force at end of 1921.....	415,685	5,958 46

	Auto (A)	Auto (B)
	Premiums	Premiums
	\$ cts.	\$ cts.
Gross in force at end of 1920.....	2,128 99	1,865 36
Taken in 1921, new and renewed.....	2,702 62	2,211 25
Totals.....	4,831 61	4,076 61
Less ceased.....	2,973 97	2,550 01
Gross in force at end of 1921.....	1,857 64	1,526 60
Less reinsured.....	1,778 65	1,455 30
Net in force at end of 1921.....	78 99	71 30

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

LEDGER ASSETS

Book value of bonds and stocks.....	\$ 3,589,436 95
Cash in hand, in trust companies and in banks.....	109,869 88
Agent's balances.....	149,210 39
Total ledger assets.....	\$ 3,848,517 22

NON-LEDGER ASSETS

Interest accrued.....	39,639 00
Gross assets.....	\$ 3,888,156 22
Deduct assets not admitted.....	79,717 95
Total admitted assets.....	\$ 3,808,438 27

LIABILITIES

Net amount of unpaid claims.....	\$ 187,730 00
Unearned premiums.....	1,319,483 62
State, county, municipal and other taxes due or accrued (estimated).....	45,000 00
Other expenses.....	1,000 00
Total liabilities, except capital stock.....	\$ 1,553,213 62
Capital paid up.....	1,000,000 00
Surplus over liabilities.....	1,255,224 65
	\$ 3,808,438 27

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AMERICAN ALLIANCE—*Concluded.*

INCOME

Total premiums written.....	\$ 1,367,730 37
Interest and dividends.....	185,795 39
Gross profit on sale of bonds.....	606 02
Total income.....	<u>\$ 1,554,131 78</u>

DISBURSEMENTS

Net amount paid for claims.....	\$ 551,448 45
Expenses of adjustment and settlement of claims.....	10,415 35
Paid stockholders for interest or dividends.....	200,000 00
Commission or brokerage.....	414,304 52
Salaries, fees and all other charges of officers, directors, trustees and home office employees	16,065 20
Taxes, licenses and fees.....	41,771 59
Gross loss on sale or maturity of bonds and stocks.....	298,176 67
Federal taxes.....	15,151 78
All other disbursements.....	2,703 09
Total disbursements.....	<u>\$ 1,550,036 65</u>

EXHIBIT OF PREMIUMS

FIRE RISKS

	Amount	Premiums
Premiums on policies written or renewed.....	\$ 730,042,912	\$ 6,046,419 22
Premiums on policies terminated.....	142,739,734	1,264,012 20
Net premiums in force at December 31, 1921.....	<u>172,763,635</u>	<u>1,352,063 39</u>

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AMERICAN CENTRAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

President, B. G. CHAPMAN, JR.—Secretary, HAROLD M. HESS—Principal Office, St. Louis, Mo.—
Chief Agent in Canada, W. P. FESS—Head Office in Canada, Winnipeg.

(Incorporated February, 1853. Dominion license issued December 17, 1912.)

CAPITAL

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 1,000,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Market value of bonds and debentures on deposit with Receiver General (*For details, see
Schedule A*).....\$ 284,780 93

Other Assets in Canada

Cash in Union Bank of Canada, Winnipeg.....	43,515 91
Interest accrued.....	4,597 79
Deposit with Western Canada Grain Association.....	1,000 00
Agents' balances and premiums uncollected, fire.....	38,085 66
All other assets.....	298 91

Total assets in Canada.....\$ 372,279 20

LIABILITIES IN CANADA

Net amount of fire claims, unadjusted.....	\$ 22,504 66
Net amount of auto (B) claims, unadjusted.....	317 70

Total net amount of unsettled claims.....\$ 22,822 36

Reserve of unearned premiums, viz.:—

Fire.....	\$ 147,129 40
Automobile (A).....	2,255 19
Automobile (B).....	1,324 91
Explosion.....	224 64
Tornado.....	2,783 61

Total, \$153,717.75; carried out at 80 per cent.....	122,974 20
Taxes due and accrued.....	6,479 50

Total liabilities in Canada.....\$ 152,276 06

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AMERICAN CENTRAL—Continued.

INCOME IN CANADA

Premiums	Class of Business			
	Fire	Automobile (A)	Automobile (B)	Tornado
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	314,945 01	5,096 63	3,319 67	1,562 61
Less reinsurance ceded.....	11,452 20			
Less return premiums.....	75,926 61	627 01	525 29	114 19
Total deduction.....	87,378 81			
Net written.....	227,566 20	4,469 62	2,794 38	1,448 42
Net premiums written for all classes of business.....				\$ 236,278 62
Interest earned on investments.....				15,250 79
Total income in Canada.....				\$ 251,529 41

EXPENDITURE IN CANADA

Claims	Class of Business			
	Fire	Auto (B)	Auto (B)	Tornado
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross incurred for claims during the year.....	148,553 63	2,575 20	565 69	167 63
Less savings and salvage.....	15 47			
Less reinsurance.....	20,574 88			9 23
Total deduction.....	20,590 35			
Net incurred for said claims.....	127,963 28	2,575 20	565 69	158 40
Total net incurred for claims for all classes of business.....				\$ 131,262 57
Adjustment expenses, fire, \$1,405.83; other, \$119.....				1,524 83
Commission and brokerage, fire, \$70,832.76; other, \$2,315.69.....				73,148 45
Paid or allowed for commission on profits, fire.....				1,804 36
Taxes, fire, \$4,629.55; other, \$22.28.....				6,298 50
Travelling expenses of agents, fire.....				116 05
Miscellaneous expenditure, viz.:—Postage, telegrams, telephones and express, \$698.22; printing and stationery, \$3.75; advertising, \$20.50; inspections and surveys, \$605.07; maps and plans, \$461.52.....				1,789 06
Total expenditure in Canada.....				\$ 214,297 15

12 GEORGE V, A. 1922

AMERICAN CENTRAL—Continued.

SUMMARY OF RISKS AND PREMIUMS IN CANADA

Risks and Premiums	Class of Business				
	Fire		Automobile (A)	Explosion	Tornado
	Amount	Premiums	Premiums	Premiums	Premiums
	\$	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	27,100,848	318,430 27	686 85	990 96	4,916 49
Taken in 1921, New and Renewed.....	37,339,519	313,954 05	8,416 30		1,562 61
Totals.....	64,440,367	632,384 32	9,103 15		6,479 10
Less ceased.....	34,633,875	322,466 73	1,942 95	541 68	1,150 86
Gross in force at end of 1921.....	29,806,492	309,917 59	7,160 20	449 28	5,328 24
Less reinsured.....	2,459,089	29,643 06			35 00
Net in force at end of 1921.....	27,347,403	280,274 53	7,160 20	449 28	5,293 24

SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz:—

	Par value	Market value
<i>Governments—</i>		
Dom. of Can. Victory Loan, 1924, 5½ p.c.....	\$ 33,000 00	\$ 32,670 00
Dom. of Can. Victory Loan, 1937, 5 p.c.....	40,000 00	40,400 00
Prov. of Alberta, 1924, 4½ p.c.....	15,000 00	15,150 00
Prov. of British Columbia, 1939, 5½ p.c.....	50,000 00	51,500 00
<i>Cities—</i>		
Brandon, 1942, 4½ p.c.....	25,000 00	19,750 00
Calgary, 1933, 5 p.c.....	15,000 00	13,200 00
Fort William, 1937, 4½ p.c.....	24,820 00	20,352 40
Fort William, 1934, 5 p.c.....	11,000 00	9,790 00
Toronto, 1949, 4 p.c.....	26,766 67	20,610 33
Victoria, 1937, 4 p.c.....	30,660 00	23,308 20
Winnipeg, 1928, 4 p.c.....	10,000 00	9,100 00
<i>Towns—</i>		
Selkirk, Man., 1945, 5 p.c.....	500 00	410 00
Selkirk, Man., 1958, 5 p.c.....	3,000 00	2,370 00
Selkirk, Man., 1959, 5 p.c.....	1,500 00	1,170 00
<i>Miscellaneous—</i>		
Can. Perm. Mtge. Corp., 1923, 5½ p.c.....	5,000 00	5,000 00
Can. Perm. Mtge. Corp., 1924, 5½ p.c.....	20,000 00	20,000 00
Total on deposit with Receiver General.....	\$ 311,246 67	\$ 284,780 93

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

LEDGER ASSETS

Mortgage loans on real estate.....	\$ 15,000 00
Loans on bonds, stocks, etc.....	3,500 00
Book value of bonds and stocks.....	6,013,260 87
Cash on hand, in trust companies and in banks...	439,818 09
Agent's balances.....	912,092 70
Reinsurance recoverable on paid losses.....	32,889 71
Total ledger assets.....	\$ 7,416,561 37

NON-LEDGER ASSETS

Interest accrued.....	92,652 90
Gross assets.....	\$ 7,509,214 27
Deduct assets not admitted.....	208,195 24
Total admitted assets.....	\$ 7,301,019 03

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AMERICAN CENTRAL—*Concluded.*

LIABILITIES

Net amount of unpaid claims.....	\$ 814,184 33
Total unearned premiums.....	4,013,265 85
Dividends, due and unpaid.....	255 98
Salaries, rents, expenses, bills, accounts, etc., due and accrued.....	2,737 87
Federal state and other taxes due or accrued (estimated).....	200,000 00
Contingent commissions or other charges due or accrued.....	50,000 00
Expenses of investigation and adjustment of losses.....	2,783 22
Total liabilities, excluding capital stock.....	\$ 5,083,227 25
Capital stock paid up in cash.....	1,000,000 00
Surplus over all liabilities, including capital stock.....	1,217,791 78
Total liabilities.....	\$ 7,301,019 03

INCOME

Total premium income.....	\$ 4,640,026 78
Interest.....	279,019 29
Gross profit on sale or maturity of bonds.....	29,270 36
All other income.....	4,334 87
Total income.....	\$ 4,952,651 30

DISBURSEMENTS

Net amount paid for claims.....	\$ 2,537,058 44
Expenses of adjustment and settlement of claims.....	68,852 76
Agents' allowances.....	1,221,369 18
Field supervising expenses.....	187,800 33
Salaries, fees and all other charges of officers, directors, trustees and home office employees	171,492 93
Rents.....	26,380 63
Underwriters' boards and tariff associations, inspections and surveys.....	110,426 86
Federal taxes.....	44,418 16
State taxes on premiums, Insurance Department licenses and fees.....	167,649 92
Agents' balances charged off.....	4,595 49
Gross loss on sale or maturity of bonds.....	29,721 03
Gross decrease, by adjustment, in book value of bonds.....	656 08
All other disbursements.....	72,430 55
Total disbursements.....	\$ 4,642,852 36

RISKS AND PREMIUMS

FIRE RISKS

Amount of policies written or renewed during the year.....	\$656,000,243 00
Premiums thereon.....	6,367,681 29
Amount of policies terminated during the year.....	113,129,594 00
Premiums thereon).....	1,082,320 94
Net amount in force at December 31, 1921.....	371,652,616 00
Premiums thereon.....	3,506,391 89

12 GEORGE V, A. 1922

AMERICAN EQUITABLE ASSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

President, R. A. CORROON—Secretary, T. A. DUFFEY—Principal Office, New York—Chief Agent in Canada, J. E. CLEMENT—Head Office in Canada, Montreal.

(Incorporated 1918. Dominion license issued October 6, 1919.)

CAPITAL

Amount of joint capital authorized, subscribed and paid in cash.....\$ 500,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bond on deposit with Receiver General, viz:—

	Par value	Market value
Dom. of Canada Victory Loan, 1923, 5½ p.c.....	\$ 50,000 00	\$ 50,000 00
Carried out at market value.....		\$ 50,000 00

Other Assets

Cash in Royal Bank of Canada, Montreal.....	14,779 18
Agents' balances and premiums uncollected.....	15,221 37
Interest accrued.....	229 16
Total assets in Canada.....	\$ 80,229 71

LIABILITIES IN CANADA

Net amount of claims, unadjusted.....	\$ 18,613 32
Reserve of unearned premiums, \$62,757.80; carried out at 80 per cent.....	50,206 24
Taxes due and accrued.....	1,610 90
Reinsurance premiums (fire).....	493 23
Total liabilities in Canada.....	\$ 70,923 69

INCOME IN CANADA

Gross premiums written.....	\$ 143,669 83
Deduct reinsurance, \$7,794.38; return premiums, \$24,857.24.....	32,651 62
Net premiums written.....	\$ 111,018 21
Interest earned on investments.....	3,265 06
Total income in Canada.....	\$ 114,283 27

EXPENDITURE IN CANADA

Gross claims incurred during the year.....	\$ 87,948 52
Deduct salvage \$11.26; reinsurance \$7,328.01.....	7,339 27

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AMERICAN EQUITABLE ASSURANCE—Continued.

EXPENDITURE IN CANADA—Concluded

Net amount incurred for claims in Canada.....	\$	80,609 25
Adjustment expenses.....		1,294 19
Paid or allowed for commission and brokerage.....		24,459 36
Taxes.....		6,116 62
Salaries of chief agency, \$8,143.87; travelling expenses of chief agency, \$268.03; auditor's fees, \$21.54.....		8,433 44
Miscellaneous expenditure:—Advertising, \$286.60, inspections and surveys, \$333.48; legal, \$25; furniture and fixtures, \$155.10; postage, telegrams, telephones and express, \$273.30; printing and stationery, \$427.44; rents and light, \$424.33; underwriters' boards, tariff associations, etc., \$766.60; sundry expenses, \$1,238.50.....		3,930 35
Total expenditure in Canada.....	\$	124,843 21

RISKS AND PREMIUMS IN CANADA

	Amount	Premiums
	\$	\$ cts.
Gross in force at end of 1920.....	7,927,179	81,118 71
Taken in 1921, new and renewed.....	12,396,149	143,669 83
Totals.....	20,323,328	224,788 54
Less ceased.....	10,509,821	99,039 27
Gross in force at end of 1921.....	9,813,507	125,749 27
Less reinsured.....	324,462	7,464 15
Net in force at end of 1920.....	9,489,045	118,285 12

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

LEDGER ASSETS

Mortgage loans on real estate, first liens.....	\$	27,000 00
Book value of bonds and stocks.....		1,739,270 17
Cash on hand, in banks and in trust companies.....		218,359 92
Agents' balances.....		285,250 36
Other ledger assets.....		85,143 19
Total ledger assets.....	\$	2,355,023 64

NON-LEDGER ASSETS

Interest due and accrued.....		20,891 31
Reinsurance recoverable on paid losses.....		41,091 70
Gross assets.....	\$	2,417,006 65
Deduct assets not admitted.....		21,167 67
Total admitted assets.....	\$	2,395,838 98

LIABILITIES

Net amount of unpaid claims.....	\$	342,049 38
Total unearned premiums.....		914,131 54
Federal taxes due and accrued (est.).....		23,000 00
Funds held under reinsurance treaties.....		100,491 81
All other liabilities.....		10,414 57
Total liabilities, except capital stock.....	\$	1,390,087 30
Capital paid up in cash.....		500,000 00
Surplus over all liabilities, including capital stock.....		505,751 68
Total liabilities.....	\$	2,395,838 98

12 GEORGE V, A. 1922

AMERICAN EQUITABLE ASSURANCE—*Concluded.*

INCOME

Net received for premiums written.....	\$ 1,190,242 86
Interest and dividends.....	111,589 57
From other sources.....	4,332 20
Gross profit on sale or maturity of bonds.....	1,907 05
Gross increase by adjustment, in book value of bonds and stocks.....	18,901 50
Increase in liabilities a/c reinsurance treaties.....	75,998 80
Total income.....	<u>\$ 1,402,971 98</u>

DISBURSEMENTS

Net amount incurred for claims.....	\$ 1,048,304 26
Expenses of adjustment and settlement of losses.....	28,667 91
Interest or dividends to stockholders.....	123,500 00
Commissions or brokerage.....	481,722 54
Total field supervisory expenses.....	1,549 62
Salaries, fees and all other charges of officers, directors, trustees, home and department office employees.....	6,118 84
Rents.....	8,879 86
Inspections and surveys, including Underwriters' Boards and Tariff Associations.....	19,979 37
Federal taxes.....	13,459 07
State taxes on premiums, Insurance Department licenses and fees.....	44,885 72
Gross loss on sale or maturity of bonds.....	33,150 50
Gross decrease, by adjustment, in book value of bonds.....	1,950 00
All other disbursements.....	116,673 28
Total disbursements.....	<u>\$ 1,920,840 97</u>

RISKS AND PREMIUMS

Amount of policies written or renewed during the year.....	\$282,073,408 00
Premiums thereon.....	2,552,014 41
Amount of policies terminated during the year.....	84,406,805 00
Premiums thereon.....	722,095 07
Net amount in force at December 31, 1921.....	91,238,333 00
Premiums thereon.....	<u>871,118 77</u>

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THE AMERICAN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

President, C. W. BAILEY—Secretary, FREDERICK HOADLEY—Principal Office, 70 Park Place,
Newark, N.J.—Chief Agent in Canada, C. S. RILEY—Head Office in Canada, Winnipeg.

(Incorporated February 20, 1846. Dominion license issued June 28, 1912)

CAPITAL

Amount of joint stoc, capital authorized, subscribed and paid in cash.....\$ 2,500,000

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bond on deposit with Receiver General, viz:—

	Par value	Market value
City of Toronto, 1948, 4 p.c.....	\$ 73,000 00	\$ 56,940 00
Carried out at market value.....		\$ 56,940 00

Other Assets in Canada

Cash in banks—		
Union Bank, Winnipeg.....	\$ 3,760 65	
Bank of Nova Scotia, Winnipeg.....	45,763 72	
Total cash in banks.....		49,524 37
Reinsurance losses.....		455 38
Interest accrued.....		1,460 00
Agents' balances and premiums uncollected.....		3,111 42
Total assets in Canada.....	\$	<u>111,491 17</u>

LIABILITIES IN CANADA

Net amount of claims, unadjusted.....	\$ 6,551 01
Reserve of unearned premiums, \$39,506.98; carried out at 80 per cent.....	31,605 38
Taxes due and accrued.....	3,584 67
Reinsurance premiums, \$972.55; return premiums, —\$117.51.....	855 04
Total liabilities in Canada.....	<u>\$ 42,596 30</u>

INCOME IN CANADA

Gross premiums written.....	\$ 98,546 69
Deduct reinsurances, \$15,129.11; return premiums, \$18,859.24.....	33,988 35
Net premiums written.....	\$ 64,558 34
Interest earned on bond.....	2,920 00
Total income in Canada.....	<u>\$ 67,478 34</u>

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THE AMERICAN INSURANCE—Continued.

EXPENDITURE IN CANADA

Amount incurred for claims occurring during the year.....	\$ 38,052 67	
Deduct reinsurances.....	5,593 16	
Net amount of claims incurred.....		\$ 32,459 51
Adjustment expenses.....		450 46
Commission or brokerage.....		17,974 56
Commission on profits.....		126 64
Taxes.....		6,772 79
Travelling expenses of branch agency.....		157 42
Miscellaneous expenditure: Inspections and surveys, \$985.69; printing and stationery, \$132.91; underwriters' boards, tariff associations, etc., \$723.15; furniture and fixtures, \$151.18; maps and plans, \$240; postage, telegrams, telephones and express, \$31.44.....		2,263 77
Total expenditure in Canada.....	\$	60,205 15

RISKS AND PREMIUMS IN CANADA

	Amount	Premiums
Gross policies in force at December 31, 1920.....	\$ 7,491 871	\$ 98,462 55
Taken during 1921: new and renewed.....	8,459,674	98,546 69
Total.....	\$ 15,951 545	\$ 197,009 24
Deduct terminated.....	7,534 896	99,381 77
Gross in force at end of 1921.....	\$ 8,416,649	\$ 97,627 47
Deduct reinsured.....	1,661,108	18,298 99
Net in force at December 31, 1921.....	\$ 6,755,541	\$ 79,328 48

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

LEDGER ASSETS

Book value of real estate.....	\$ 475,700 00
Mortgages loans on real estate, first liens.....	1,247,395 00
Book value of bonds and stocks.....	14,006,128 76
Cash on hand, in banks and in trust companies.....	863,597 87
Agents' balances and bills receivable.....	1,897,880 47
Funds due under Reinsurance Treaties.....	57,908 15
Due from Treaty Companies.....	2,968 47
Miscellaneous Accounts Receivable.....	2,750 00
Total ledger assets.....	\$18,554,828 72

NON-LEDGER ASSETS

Interest due and accrued.....	149,687 64
Rents due.....	375 00
Reinsurance recoverable on paid losses.....	59,270 67
Gross assets.....	\$18,763,662 03
Deduct assets not admitted.....	927,160 06
Total admitted assets.....	\$17,836,501 97

LIABILITIES

Net amount of unpaid claims.....	\$ 1,434,260 02
Estimated expenses of investigation.....	25,000 00
Total unearned premiums.....	9,601,821 52
Dividends due and unpaid.....	125,000 00
Salaries, rents, expenses, bills, etc., due or accrued (estimated).....	10,000 00
Taxes due and accrued (est).....	175,000 00
Contingent commissions or other charges due or accrued.....	10,000 00
Special reserve fund.....	300,000 00
Commissions on farm premiums (payable when notes become due).....	43,913 96
Rent paid in advance.....	35 00
Total liabilities, except capital stock.....	\$11,725,030 50
Capital paid up in cash.....	2,500,000 00
Surplus over all liabilities including capital stock.....	3,611,471 47
Total liabilities.....	\$17,836,501 97

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THE AMERICAN INSURANCE—*Concluded.*

INCOME

Net cash received for premiums.....	\$ 8,958,031 78
Interest and dividends.....	731,678 38
Rents.....	65,745 00
Agents' balances previously charged off.....	95 42
Gross profit on sale or maturity of bonds.....	6,066 19
Paid in surplus.....	500,000 00
From other sources.....	3,238 13
Total income.....	<u>\$10,264,854 90</u>

DISBURSEMENTS

Net amount paid for claims.....	\$ 5,088,072 50
Expenses of adjustment and settlement of losses.....	171,100 79
Interest or dividends to stockholders.....	425,000 00
Commissions or brokerage.....	2,120,694 72
Field supervisory expenses.....	309,885 64
Rent.....	74,079 43
Salaries, fees and all other charges of officers, directors, trustees, home and department office employees.....	533,832 30
Inspections and surveys, including Underwriters' Boards and Tariff Associations.....	219,168 37
Federal taxes.....	113,695 81
State taxes on premiums, Insurance Department licenses and fees.....	304,982 69
Advertising and subscriptions, \$16,856.01; printing and stationery, \$92,051.98.....	108,907 99
Agents' balances charged off.....	9,711 13
Gross decrease, by adjustment, in book value of real estate and bonds.....	15,216 50
Gross loss on sale of bonds and stocks.....	132,905 83
All other disbursements.....	116,348 84
Total disbursements.....	<u>\$ 9,743,602 54</u>

RISKS AND PREMIUMS

Amount of policies written.....	\$ 1,047,830,594 00
Premiums thereon.....	10,520,308 90
Amount of policies terminated during the year.....	228,183,049 00
Premiums thereon.....	2,090,789 32
Net amount in force at December 31, 1921.....	657,980,608 00
Premiums thereon.....	<u>6,726,626 50</u>

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UNDERWRITERS AT AMERICAN LLOYDS.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

Attorneys, EDWARD E. HALL and Company—Principal Office, New York—Chief Agent in
Canada, J. E. CLEMENT—Head Office in Canada, Montreal.

(Formed April 28, 1890. Dominion license issued November 30, 1910.)

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds and debentures on deposit with Receiver General, viz.:

	Par value	Market value
Commonwealth of Massachusetts, 1935, 3½ p.c.....	\$ 30,000 00	\$ 28,800 00
State of New York, 1960, 4 p.c.....	25,000 00	26,500 00
City of Toronto, 1948, 4 p.c.....	21,900 00	17,082 00
Total on deposit with Receiver General.....	\$ 76,900 00	\$ 72,382 00

Carried out at market value.....\$ 72,382 00

Other Assets in Canada

Cash in Bank of Montreal, Montreal.....	9,088 91
Interest accrued.....	1,463 00
Agents' balances and premiums uncollected:—	
Fire.....	\$ 1,747 28
Sprinkler.....	391 73
Total.....	2,139 01
Total assets in Canada.....	\$ 85,072 92

LIABILITIES IN CANADA

Net amount of fire claims, unadjusted.....	\$ 120 00
Total reserve of unearned premiums, viz.:—	
Fire.....	\$ 6,654 59
Sprinkler.....	3,527 18
Total, \$10,181.77; carried out at 80 per cent.....	8,145 42
Taxes due and accrued, fire, \$940.17; other, \$38.26.....	978 43
Reinsurance premiums due, fire.....	45 49
Total liabilities in Canada.....	\$ 9,289 34

INCOME IN CANADA

Premiums	Class of Business	
	Fire	Sprinkler Leakage
	\$ cts.	\$ cts.
Gross written.....	17,174 81	3,991 58
Less reinsurance ceded.....	252 99	
Less return premiums.....	3,988 02	1,017 52
Total deduction.....	4,241 01	
Net written.....	12,933 80	2,973 76

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AMERICAN LLOYDS—*Concluded.*INCOME IN CANADA—*Concluded*

Net premiums written for all classes of business.....	\$	15,907 56
Interest earned on investments.....		3,311 32
Total income in Canada.....	\$	19,218 88

EXPENDITURE IN CANADA

Claims	Class of Business			
	Fire		Sprinkler Leakage	
	\$	cts.	\$	cts.
Gross incurred during the year.....	3,915	06	428	80
Less reinsurance.....	30	00		
Net incurred during the year.....	3,885	06	428	80
Total net claims incurred for all classes of business.....	\$			4,313 86
Adjustment expenses, fire, \$101.03; other, \$58.....				159 03
Commission and brokerage, fire, \$1,783.54; other, \$732.10.....				2,515 64
Taxes: fire, \$1,200; other, \$258.62.....				1,728 62
Paid for Chief Agency, salaries, fire.....				1,113 24
All other expenditure, fire; Fire departments, patrol, etc., \$50.23; inspections and surveys, \$1,403.05; postage, telegrams, etc., 50c; printing and stationery, \$8.18; bank exchange charges, \$9.43; tabulating system, \$17.50.....				1,488 89
Total expenditure in Canada.....	\$			11,319 28

RISKS AND PREMIUMS IN CANADA

Risks and Premiums	Class of Business			
	Fire		Sprinkler Leakage	
	Amount	Premiums	Premiums	
	\$	\$ cts.	\$	cts.
Gross in force at end of 1920.....	4,389,718	18,050 72	8,067	90
Taken in 1921, new and renewed.....	4,200,138	17,174 81	3,991	58
Totals.....	8,589,856	35,225 53	12,059	48
Less ceased.....	4,903,803	20,683 29	5,764	21
Gross in force at end of 1921.....	3,686,053	14,542 24	6,295	27
Less reinsured.....	45,000	202 50		
Net in force at end of 1921.....	3,641,053	14,339 74	6,295	27

(For General Business Statement, see Appendix)

ANTIGONISH FARMERS' MUTUAL FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

President, J. R. CROCKETT—Vice-President, JAMES THOMPSON—Manager and Secretary, DUNCAN CHISHOLM—Principal Office, Antigonish, N.S.

(Incorporated by an Act of the Legislature of Nova Scotia, 1910, amended in 1915. Dominion license issued Jan. 1, 1919)

ASSETS

Bonds owned:—

	Par value	Book value	Market value
*Town of Antigonish School Bonds, 1935-38, 6 p.c.....	\$ 1,200 00	\$ 1,200 00	\$ 1,200 00
Town of Antigonish Debentures, 1951, 6 p.c.....	3,000 00	3,000 00	3,000 00
Totals.....	\$ 4,200 00	\$ 4,200 00	\$ 4,200 00
Carried out at book value.....			\$ 4,200 00
Cash in Royal Bank, Antigonish, N.S.....			1,250 19
Portion of total premium notes in force usually unassessed.....			6,635 26
Gross assets.....			\$ 12,085 45
Deduct portion of total premium notes in force usually unassessed which are admitted as contingent assets only.....			6,635 26
Net admitted assets.....			\$ 5,450 19

LIABILITIES

Reserve of unearned premiums, \$3,095.59; carried out at 80 per cent.....	\$ 2,476 47
Total liabilities.....	\$ 2,476 47
Surplus of assets over liabilities.....	\$ 2,973 72

INCOME

Net premiums written.....	\$ 1,321 50
Interest earned on investments.....	163 10
Total income.....	\$ 1,484 60

EXPENDITURE

Net amount incurred for claims during the year.....	43 07
Adjustment expenses.....	1 00
Taxes.....	11 87
Salaries, fees and travelling expenses:—Salaries:—Head Office, \$80.88; agents' and employees', \$132.15.....	213 03
Miscellaneous expenditure, viz.:—Advertising, \$9; postage, telegrams, telephone and express, \$6.40; printing and stationery, \$5.50	20 90
Total expenditure.....	\$ 289 87

*Deposited with Receiver General.

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ANTIGONISH FARMERS—*Concluded.*

RISKS AND PREMIUMS

<i>Fire Risks</i>	Amount	Premiums
Gross policies in force at end of 1920.....	\$ 741,148	\$ 5,924 38
Taken during 1921, new and renewed.....	111,750	1,321 50
Total.....	\$ 852,898	\$ 7,245 88
Deduct terminated.....	79,280	610 60
Gross and net in force at end of 1921.....	\$ 773 618	\$ 6,635 28

ATLAS ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

Chairman, FRANCIS ALEXANDER JOHNSTON—General Manager and Secretary, C H. FALLOON
—Principal Office, London, Eng.—Chief Agent in Canada, R. R. MARTIN—Principal
Office in Canada, Montreal.

(Established in 1808. Commenced business in Canada, March 7, 1887.)

CAPITAL

Amount of joint stock authorized and subscribed.....	£	2,200,00	=	\$10,707,666 67
Amount paid thereon in cash.....		264,000	=	1,284,800 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Market value of bonds and debts on deposit with Receiver General (<i>For details, see Schedule A</i>).....	\$	654,529 98
--	----	------------

Other Assets in Canada

Cash in banks, viz.:—		
Bank of Montreal, B.N.A. Branch.....	\$	53,954 83
Union Bank of Canada, Winnipeg.....		18,652 92
Total cash in banks.....		72,607 75
Interest accrued.....		4,584 81
Agents' balances and premiums uncollected (\$8,041.75 on business prior to Oct. 1, 1921).....		65,842 31
Due from Essex and Suffolk for proportion of expenses.....		16,139 15
Gross assets in Canada.....	\$	813,704 00
Deduct assets not admitted.....		8,041 75
Total admitted assets in Canada.....	\$	805,662 25

LIABILITIES IN CANADA

Total net amount of unadjusted claims.....	\$	37,073 88
Reserve of unearned premiums, \$572,692.45; carried out at 80 per cent.....		458,153 96
Taxes due and accrued.....		13,097 41
Agency and other expenses.....		6,350 00
Total liabilities in Canada.....	\$	514,675 25

INCOME IN CANADA

Gross premiums written.....	\$	943,679 86
Deduct reinsurances, \$67,158.13; return premiums, \$142,964.53.....		210,122 66
Net premiums written.....	\$	733,557 20
Interest earned on investments.....		36,420 30
Total income in Canada.....	\$	769,977 50

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ATLAS—Concluded.

EXPENDITURE IN CANADA

Gross amount incurred for claims during the year.....	\$ 423,939 34	
Deduct savings and salvage, \$344.34; reinsurances, \$56,034.43.....	56,408 77	
Net amount incurred for claims during the year.....		\$ 367,530 57
Adjustment expenses.....		10,077 73
Commission or brokerage.....		143,923 73
Paid or allowed for commission on profits.....		6,350 00
Paid for:—Salaries of chief agency, \$40,595.92; auditors' fees, \$800; travelling expenses: chief agency, \$10,604.03.....		51,999 95
Taxes.....		92,022 02
Miscellaneous expenditure, viz:—Advertising, \$1,946; rent, \$7,184.80; maps and plans, \$3,339.67; postage, express, telephones and telegrams, \$1,964.31; underwriters' association and tariff charges, \$8,957.85; stationery and printing, \$7,584.01; legal fees, \$168.64; fire departments, patrol and salvage corps assessments, etc., \$136.35; other charges, \$5,455.98; furniture and fixtures, \$248.44.....		36,986 05
Total expenditure in Canada.....	\$ 708,890 05	

RISKS AND PREMIUMS IN CANADA

	Amount	Premiums
Gross policies in force at December 31, 1920.....	\$ 92,613,069	\$ 1,109,517 40
Taken during 1921, new and renewed.....	81,033,933	943,679 86
Total.....	\$ 173,647,002	\$ 2,053,197 26
Deduct terminated.....	72,085,428	861,680 91
Gross in force at December 31, 1921.....	\$ 101,561,574	\$ 1,191,516 35
Deduct reinsured.....	6,175,608	68,437 15
Net in force at December 31, 1921.....	\$ 95,385,966	\$ 1,123,079 20

SCHEDULE A

Bonds and debts. on deposit with Receiver General, viz.:—

	Par value	Market value
<i>Governments—</i>		
Canada inscribed stock, 1909/1934, 3½ p.c.....	\$ 184,933 33	\$ 131,302 66
Canada reg'd stock, 1930/1950, 3½ p.c.....	24,333 33	15,816 66
Dom. of Canada Victory Loan, 1922, 5½ p.c.....	25,000 00	25,000 00
Dom. of Canada Victory Loan, 1933, 5½ p.c.....	25,000 00	25,250 00
Dom. of Canada Victory Loan, 1934, 5½ p.c.....	25,000 00	24,750 00
British Gov't inscribed stock, 1929/1947, 5 p.c.....	292,000 00	242,236 00
Newfoundland inscribed stock, 1913/1938, 4 p.c.....	48,666 67	32,120 00
Victorian inscribed stock, 1924/34, 5½ p.c.....	58,400 00	50,224 00
<i>City—</i>		
Toronto, 1936, 4 p.c.....	38,933 34	32,704 00
<i>Railways—</i>		
Grand Trunk Pacific Ry. 1st Mtge. Alta. Lines (guaranteed by Prov. of Alberta), 1939, 4 p.c.....	24,333 33	19,953 33
Grand Trunk Pacific Ry. 1st Mtge. (guaranteed by Dominion of Canada), 1962, 3 p.c.....	48,666 67	30,173 33
<i>Miscellaneous—</i>		
Canada Perm. Mtge. Corp., 1924, 5½ p.c.....	25,000 00	25,000 00
Total on deposit with Receiver General.....	\$ 820,266 67	\$ 654,529 98

(For General Business Statement, see Appendix)

12 GEORGE V, A. 1922

THE AUTOCAR FIRE AND ACCIDENT INSURANCE COMPANY, LIMITED

STATEMENT FOR THE TERM ENDING DECEMBER 31, 1921.

Managing Director, ARTHUR E. MORGAN—Secretary, A. ROSAMOND—Principal Office, London,
 Eng.—Chief Agent in Canada, JAS. D. CHERRY—Principal Office in Canada, Montreal.

(Organized in 1920. Commenced business in Canada, Aug. 6, 1921)

CAPITAL

Amount of joint stock authorized.....	\$ 2,430,000 00
Amount subscribed and paid thereon in cash.....	607,504 86

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds on deposit with Receiver General:—

	Par value	Market value
British War Loan, 1929/1947, 5 p.c.....	\$ 65,700 00	\$ 54,531 00

Carried out at market value.....	\$	54,531 00
----------------------------------	----	-----------

Other Assets in Canada

Cash in Royal Bank of Canada, Montreal.....	370 15
Interest accrued.....	273 75
Agents' balances and premiums uncollected.....	10,610 92
Total assets in Canada.....	\$ 65,785 82

LIABILITIES IN CANADA

Reserve of unearned premiums, \$18,947.97; carried out at 80 per cent.....	\$ 15,158 35
Taxes due and accrued.....	500 00
Reinsurance premiums.....	149 80
Total liabilities in Canada.....	\$ 15,808 15

INCOME IN CANADA

Gross premiums written.....	\$ 25,413 36
Deduct reinsurance ceded, \$735.75; return premiums, \$2,729.90.....	3,465 65
Net premiums written.....	\$ 21,947 71
Total income in Canada.....	\$ 21,947 71

EXPENDITURE IN CANADA

Net losses incurred during the year.....	\$ 1,356 05
Adjustment expenses incurred.....	19 27
Commission or brokerage.....	6,584 32
Salaries and allowance to chief agency.....	1,250 01
Taxes.....	903 16
Miscellaneous expenditure, viz.:—Advertising, \$61 60; maps and plans, \$6.69; postage, express, telephones and telegrams, \$109.32; underwriters' association and tariff charges, \$250; stationery and printing, \$2,519.93.....	2,947 54
Total expenditure in Canada.....	\$ 13,060 35

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AUTOCAR—Continued.

RISKS AND PREMIUMS IN CANADA

	Amount	Premiums
Taken during 1921, new.....	\$ 2,360,030	\$ 25,413 36
Deduct terminated.....	313,732	3,192 88
Gross in force at December 31, 1921.....	\$ 2,046,298	\$ 22,220 48
Deduct reinsured.....	69,400	735 75
Net in force at December 31, 1921.....	<u>\$ 1,976,898</u>	<u>\$ 21,484 73</u>

12 GEORGE V, A. 1922

AUTOCAR—Concluded.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

FIRE INSURANCE ACCOUNT

	£	s.	d.		£	s.	d.
Amount of Fire Insurance Fund at the beginning of the year...	15,097	9	11	Claims under policies paid and outstanding,			
Premiums.....	116,847	5	11	Fire.....	30,530	10	11
Dividends (<i>less</i> income tax thereon).....	1,042	2	6	Accident and General.....	15,538	14	2
				Commission and expenses of management.....			
				Transfers to Profit and Loss Account.....			
				Amount of Fire Insurance Fund at the end of the year—			
				Reserve for unexpired risks, being 40% of premium in-			
				come for the year 1920.....			
					46,149	5	1
					39,666	17	4
					431	17	7
					46,738	18	4
					£ 132,986	18	4

PROFIT AND LOSS ACCOUNT

	£	s.	d.		£	s.	d.
Interest and dividends not carried to other Accounts (<i>less</i>				Transfer to Marine Account.....			
Income tax thereon).....	5,608	0	4	Balance carried to Balance Sheet.....			
Sundry receipts.....	734	1	6		6,456	13	4
Transfer from Fire and General Account.....	431	17	7		317	6	1
					£ 6,773	19	5

BALANCE SHEET

	£	s.	d.		£	s.	d.
LIABILITIES				Assets			
Capital Subscribed:—£124,999 and £2 fully paid in 249,998				Preliminary expenses.....			
shares of £1 each, 10s. paid.....	125,001	0	0	Deposits with other companies bearing interest.....	4,101	11	2
Fire and General Insurance Fund.....	46,738	18	4	British Government securities.....	10,410	3	9
Marine Insurance Fund.....	10,000	0	0	Foreign Government securities.....	67,900	3	0
Sundry creditors.....	17,013	12	3	Due from Agents' balances and other companies.....	5,397	0	11
Profit and Loss Balance.....	317	6	1	Lease of Head Office, £8,000; Furniture and fittings £2,260:11:1	52,905	14	4
				Interest, dividends, and rents accrued.....	10,260	11	1
				Sundry debtors.....	857	7	0
				Cash on hand and at Bankers.....	3,121	9	3
					44,116	16	2
					£ 199,070	16	8

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BEAVER FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

President, W. J. CHRISTIE—Vice-Presidents: G. W. ALLAN, K.C., M.P., and A. GOUZÉE—
 Manager, A. DEJARDIN—Secretary, G. DEJARDIN—Principal Office, Winnipeg.

(Incorporated May 16, 1913, by an Act of Parliament of Canada, 3-4 George V, chap. 68. Dominion
 license issued December 6, 1913.)

CAPITAL

Amount of joint stock authorized.....	\$ 1,000,000 00
Amount subscribed.....	300,500 00
Amount paid in cash.....	237,395 00
Amount of premium on capital stock paid in by stockholders.....	15,025 00

(For List of Shareholders, see Appendix)

ASSETS

Book value of real estate.....	\$ 2,293 45
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	241,268 57
Book value of bonds and debentures. (For details, see Schedule B).....	126,629 91
Cash in Union Bank of Canada, Winnipeg.....	15,888 93
Cash at head office.....	14 12
Interest due, \$1,532.01; accrued, \$8,690.54.....	10,222 55
Agents' balances and premiums uncollected (\$5,994.87 on business prior to Oct. 1, 1921)....	20,633 39
Plans, \$778.75; furniture and fixtures, \$501.20.....	1,279 95
Amount due reinsurance losses.....	177 78
Total.....	\$ 418,408 65
Deduct market value of bonds and debentures under book value.....	14,658 59
Gross assets.....	\$ 403,750 06
Deduct assets not admitted.....	7,274 82
Net admitted assets.....	\$ 396,475 24

LIABILITIES

(1) *Liabilities in Canada.*

Net amount of claims, unadjusted.....	\$ 1,985 00
Reserve of unearned premiums, \$46,177.10; carried out at 80 per cent.....	36,941 68
Reinsurance premiums due.....	13,677 49
Taxes due and accrued.....	5,261 50
Investment reserve fund.....	2,841 41
All other liabilities.....	4,087 14
Total liabilities in Canada.....	\$ 64,794 22

(2) *Liabilities in Other Countries.*

Reserve of unearned premiums, fire \$80.29; carried out at 80 per cent.....	\$ 64 24
Total liabilities in other countries outside Canada.....	\$ 64 24
Total liabilities in all countries.....	\$ 64,858 46
Surplus of assets over liabilities.....	\$ 331,616 78
Capital stock paid in cash.....	237,395 00
Surplus over liabilities and capital.....	\$ 94,221 78

INCOME

Gross premiums written.....	\$ 133,111 30
Deduct reinsurances, \$77,234.83; return premiums, \$20,008.87.....	97,243 70
Net premiums written—in Canada, \$35,867.60; outside Canada, \$471.35.....	\$ 36,338 95
Interest earned on investments.....	23,997 97
Income from all other sources.....	4,262 94
Total.....	\$ 64,599 86

12 GEORGE V, A. 1922

BEAVER FIRE—*Concluded.*

EXPENDITURE

Gross losses incurred during the year.....	\$ 29,180 83	
Deduct reinsurances.....	19,965 01	
Net amount incurred for said claims.....	\$ 9,215 82	
Adjustment expenses incurred in Canada.....	201 49	
Dividends declared during the year (including stock dividend of \$21,035).....	38,343 80	
Net amount recovered for commission or brokerage.....	— 7,661 85	
Commission on profits.....	— 1,393 96	
Salaries and bonuses of H.O. officials and staff, \$7,164.97; auditors fees, \$250; directors' fees, \$1,295; travelling expenses of agents, \$210.68.....	8,920 65	
Taxes.....	9,358 29	
Miscellaneous expenditure, viz.: Maps and plans, \$217.65; postage, telegrams, telephones and express, \$451.58; rents, \$1,200; underwriters' boards, etc., \$490.06; advertising, \$1,135.03; furniture and fixtures, \$66.14; printing and stationery, \$612.43; sundries, \$3,798.50.....	7,971 39	
Total expenditure.....	\$ 64,955 63	

RISKS AND PREMIUMS

	Amount	Premiums
Gross in force at December 31, 1920.....	\$ 12,669,009	\$ 204,536 15
Taken during 1920, new and renewed.....	9,632,113	127,043 49
Total.....	\$ 22,301,122	\$ 331,579 64
Deduct terminated.....	8,692,763	123,064 33
Gross in force at end of 1921.....	\$ 13,608,359	\$ 208,515 31
Deduct reinsured.....	8,072,141	115,813 22
Net in force at December 31, 1920.....	\$ 5,536,218	\$ 92,702 09

SCHEDULE B

Bonds and debentures owned, viz.:—

On deposit with Receiver General.

	Par value	Book value	Market value
Dom. of Canada Victory Loan, 1933, 5½ p.c.....	\$ 25,000 00	\$ 25,000 00	\$ 25,000 00
<i>Cities—</i>			
Brandon (Street Railway), 1952, 4½ p.c.....	10,000 00	8,064 00	7,600 00
Lethbridge, 1943, 5 p.c.....	5,353 33	4,784 27	4,229 13
Medicine Hat, 1942, 5 p.c.....	10,000 00	8,948 00	8,000 00
<i>Towns—</i>			
Swift Current, 1943, 5 p.c.....	15,000 00	12,624 00	7,500 00
Weyburn, 1953, 5½ p.c.....	10,000 00	8,902 00	8,100 00
Total on deposit with Receiver General.....	\$ 75,353 33	\$ 68,322 27	\$ 60,429 13

Held by Company

Dom. of Canada (4) War Loan, 1922, 5½ p.c.....	300 00	300 00	300 00
Dom. of Canada, Victory Loan, 1937, 5½ p.c.....	15,000 00	14,925 75	15,000 00
Dom. of Canada, Victory Loan, 1923, 5½ p.c.....	500 00	500 00	500 00
Dom. of Canada, Victory Loan, 1933, 5½ p.c.....	10,000 00	10,100 00	10,000 00
Dom. of Canada, Victory Loan, 1937, 5½ p.c.....	100 00	106 00	100 00
Dom. of Canada, Victory Loan, 1933, 5½ p.c.....	1,000 00	1,047 50	1,000 00
Dom. of Canada Victory Loan, 1923, 5½ p.c.....	50 00	50 00	50 00
Dom. of Canada Victory Loan, 1934, 5½ p.c.....	10,000 00	10,000 00	10,000 00
Bellegarde Rural Telephone Co., Ltd., 1920 to 1930, 8 p.c.....	7,662 44	7,866 89	7,815 69
City of Prince Albert, 1964, 1 to 6 p.c.....	15,759 30	13,411 50	6,776 50
Total par, book and market value.....	\$ 135,725 07	\$ 126,629 91	\$ 111,971 32

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BOSTON INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER, 1921.

President, WM. R. HEDGE—Secretary, FREEMAN NICKERSON—Principal Office, Boston, Mass.—
Chief Agent in Canada, H. H. MOTLEY—Head Office in Canada, Calgary, Alta.

(Incorporated, 1873. Dominion license issued Jan. 15, 1918.)

CAPITAL

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 1,000 000 00

ASSETS IN CANADA

Held solely for the protection of Canadian policyholders

Bonds on deposit with Receiver General, viz.:—

	Par value	Market value
Dom. of Can. Victory Loan, 1933, 5½ p.c.....	\$ 30,000 00	\$ 30,300 00
United States Liberty Loan, 1932/1947, 3½ p.c.....	50,000 00	50,000 00
Total on deposit with Receiver General.....	\$ 80,000 00	\$ 80,300 00

Carried out at market value.....\$ 80,300 00

Other Assets in Canada

Cash in Bank of Montreal, Calgary.....	12,924 67
Deposit with Grain Insurance Association.....	1,000 00
Agents' balances and premiums uncollected.....	17,821 35
Total assets in Canada.....	\$ 112,046 02

LIABILITIES IN CANADA

Net amount of claims, adjusted and unpaid.....	\$ 675 24
Net amount of claims, unadjusted.....	11,666 55
Total net amount of unsettled claims.....	\$ 12,341 79
Reserve of unearned premiums, \$62,419.05; carried out at 80 p.c.....	49,935 24
Reinsurance premiums.....	2,020 52
Taxes due and accrued.....	1,200 00
Total liabilities in Canada.....	\$ 65,497 55

INCOME IN CANADA

Gross premiums written.....	\$ 163,080 62
Less reinsurances, \$27,025.05; return premiums, \$36,677.52.....	63,702 57
Net premiums written.....	\$ 99,378 05
Interest earned.....	3,679 02
Total income in Canada.....	\$ 103,057 07

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BOSTON INSURANCE—Continued.

EXPENDITURE IN CANADA

Gross incurred for claims during the year.....	\$ 85,701 74
Less reinsurance.....	23,067 16
Net losses incurred.....	\$ 62,634 58
Adjustment expenses incurred.....	1,422 74
Commission or brokerage.....	25,107 91
Taxes.....	3,418 96
Salaries, fees and travelling expenses:—Salaries, Head Office, \$3,179.26; general and special agents, \$607; auditors' fees, \$88; travelling expenses, officials, \$730.94.....	4,605 20
All other expenditure, viz.:—Furniture and fixtures, \$92.63; postage, telegrams, telephones and express, \$369.92; printing and stationery, \$304.51; rents, \$312; maps and plans, \$126.70; underwriters' boards, tariff associations, etc., \$1,777.23; miscellaneous, expenses, \$3,221.86.....	6,204 90
Total expenditure in Canada.....	\$ 103,394 29

RISKS AND PREMIUMS IN CANADA

	Amount	Premiums
Gross in force at end of 1920.....	\$ 11,779,067	\$ 171,710 78
Taken during 1921, new.....	13,393,941	163,080 62
Total.....	\$ 25,173,008	\$ 334,791 40
Deduct terminated.....	14,007,083	185,185 62
Gross in force at end of 1921.....	\$ 11,165,925	\$ 149,605 78
Deduct reinsured.....	2,361,823	36,813 78
Net in force at end of 1921.....	\$ 8,804,102	\$ 112,792 00

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

LEDGER ASSETS

Book value of real estate.....	\$ 474,900 00
Mortgage loans on real estate, first liens.....	221,350 00
Loans secured by pledge of bonds, etc.....	2,500 00
Book value of stocks and bonds owned by the company.....	9,572,441 66
Cash on hand, in trust companies and banks.....	809,230 51
Agents' balances.....	1,069,186 37
Bills receivable.....	54,745 35
Reinsurance due on losses paid.....	309,749 20
Other ledger assets.....	5,469 86
Total ledger assets.....	\$12,519,572 95

NON-LEDGER ASSETS

Interest due and accrued.....	75,474 29
Market value of real estate over book value.....	378,463 34
Gross assets.....	\$12,973,510 58
Deduct assets not admitted.....	194,401 55
Total admitted assets.....	\$12,779,109 03

LIABILITIES

Net amount of unpaid claims.....	\$ 2,721,298 32
Total unearned premiums.....	5,346,285 75
Investigation and adjustment of losses.....	22,923 58
Borrowed money due.....	3,573 70
Dividends declared and unpaid to stockholders.....	140,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	19,500 00
Federal, state and other taxes due or accrued (estimated).....	120,000 00
Contingent commissions or other charges due or accrued.....	28,000 00
Reserve for return premiums.....	25,000 00
Interest accrued.....	23 82
Total liabilities, excluding capital stock.....	\$ 8,426,605 17
Capital stock paid up in cash.....	1,000,000 00
Surplus beyond liabilities.....	3,352,503 86
Total liabilities.....	\$12,779,109 03

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BOSTON INSURANCE—*Concluded.*

INCOME

Net cash received for premiums (other than perpetual).....	\$ 6,256,097 19
Interest and dividends.....	503,768 26
Rents.....	38,282 94
From agents' balances previously charged off.....	3,769 80
Gross profit on sale or maturity of bonds and stocks.....	6,816 75
From other sources.....	21,014 37
Borrowed money.....	3,573 70
Total income.....	<u>\$ 6,833,323 01</u>

DISBURSEMENTS

Net amount paid for claims.....	\$ 4,263,810 37
Expenses of adjustment and settlement of claims.....	89,115 43
Allowances to agencies for miscellaneous agency expenses.....	1,412,331 20
Total field supervisory expenses.....	163,525 96
Salaries, fees and all other charges of officers, directors, trustees and home office employees	630,493 26
Rent.....	53,747 57
Inspections and surveys, including underwriters' boards and tariff associations.....	174,802 22
Federal taxes.....	76,795 75
All other taxes, licenses and fees.....	212,770 05
Real estate expenses.....	26,795 59
Paid stockholders for dividends.....	280 000 00
Agents' balances charged off.....	4,622 10
Gross loss on sale or maturity of bonds and stocks.....	66,960 21
Gross decrease, by adjustment, in book value of real estate.....	4,350 00
All other disbursements.....	137,699 14
Total disbursements.....	<u>\$ 7,597,818 85</u>

RISKS AND PREMIUMS—FIRE RISKS

Amount of policies written or renewed during the year.....	\$ 796,291,902 00
Premiums thereon.....	7,593,176 29
Amount terminated during the year.....	185,029,101 00
Premiums thereon.....	1,671,714 37
Net amount in force, December 31, 1921.....	419,199,832 00
Premiums thereon.....	<u>4,143,271 64</u>

BRITISH AMERICA ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

President, W. B. MEIKLE—Vice-President, WM. COX—Secretary, C. S. WAINWRIGHT—Principal Office, 18, 20 and 22 Front St. East, Toronto.

(Incorporated Feb. 13, 1833, by an Act of Legislature of the late Province of Upper Canada; amended in 1869 by 32-33 Vic., Chap. 67, and in 1872 by 35 Vic., Chap. 98, and in 1874 by 37 Vic., Chap. 86. In 1882 the Acts were amended and consolidated by 45 Vic., Chap. 99, amended in 1893 by 56 Vic., Chap. 75, and in 1901 by 1 Edward VII, Chap. 90, and in 1904 by 4 Edward VII, Chap. 51, and in 1906 by 6 Edward VII, Chap. 64, and in 1907 by 6-7 Edward VII, Chap. 65. On May 16, 1913, the power of the company was extended to include hail insurance under the provisions of section 81 of the Insurance Act, 1910, on May 8, 1917, its power was further extended to include inland transportation insurance under the provisions of the said section, and on April 10, 1918, its power was further extended to include automobile insurance under the provisions of section 77 of the Insurance Act, 1917. In 1920 the Acts were amended and Consolidated by 10-11 Geo. V, chap. 84. Commenced business in Canada, June 19, 1835.)

CAPITAL

Amount of joint stock capital authorized.....	\$ 3,000,000 00
Amount subscribed.....	1,400,000 00
Amount of common stock paid up in cash.....	849,379 79
Amount of preferred stock paid up in cash.....	550,000 00
Amount of premium on capital paid in by stockholders since organization in 1833.....	212,500 00

(For List of Shareholders, see Appendix)

ASSETS

Value of real estate held by the Company, viz.:—

Company's premises, corner Front and Scott streets, Toronto.....	\$ 220,000 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	1,200 00
Book value of bonds and debts. (For details, see Schedule B).....	2,353,616 67
Book value of stocks. (For details, see Schedule C).....	144,188 00
Cash at head office.....	1,458 74
Cash in banks and trust company, viz.:—	
Canadian Bank of Commerce, London, Eng.....	\$— 8,809 54
Canadian Bank of Commerce, New York.....	36,306 96
Canadian Bank of Commerce, Toronto.....	—140,385 19
Canadian Bank of Commerce, Winnipeg.....	11,273 66
Corn Exchange National Bank, Chicago.....	4,337 19
United States Mortgage and Trust Company, New York.....	104,494 06
Bank of Hamilton, Toronto.....	— 2,904 36
Fourth National Bank, Atlanta Ga.....	635 19
American Bank and Trust Co., Denver, Col.....	10,773 24

Total cash in banks and trust company.....	15,721 21
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Rents due.....	175 00
Interest due, \$2,983.42; accrued, \$37,600.73.....	40,584 15

Agents' balances and premiums uncollected, viz.:—

Fire—in Canada (\$14,328.98 on business prior to Oct. 1, 1921).....	\$ 147,904 13
Fire—in other countries (\$7,631.72 on business prior to Oct. 1, 1921).....	232,999 67
Automobile (A)—in Canada (\$5,246.08 on business prior to Oct. 1, 1921)...	31,002 38
Automobile (A)—in other countries.....	— 967 35
Automobile (B)—in Canada (\$5,246.08 on business prior to Oct. 1, 1921)...	37,541 47
Automobile (B)—in other countries.....	— 967 36
Explosion—in other countries.....	4,253 67
Hail—in Canada (on business prior to Oct. 1, 1921).....	5,214 09
Marine—in Canada (\$15,883.32 on business prior to Oct. 1, 1921).....	25,062 15
Marine—in other countries.....	— 1,031 67
Sprinkler—in other countries.....	— 12 05
Tornado—in other countries (\$233.16 on business prior to Oct. 1, 1921).....	2,780 98

Total.....	483,804 21
Bills receivable.....	3,972 25
Due for reinsurance losses, fire (in Canada), \$1,070.19; (outside), \$2,923.79; marine (in Canada), \$75,101.36; auto (A) (in Canada), \$18,222.64.....	97,317 98

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BRITISH AMERICA—Continued.

OTHER ASSETS—Concluded.

Balances due from other Companies (outside Canada).....	\$ 1,960 46
Total.....	\$ 3,363,998 67
Market value of bonds and stocks over book value.....	50,169 20
Gross assets.....	\$ 3,414,197 87
Deduct assets not admitted.....	53,783 43
Net admitted assets.....	<u>\$ 3,360,414 44</u>

LIABILITIES

(1) Liabilities in Canada

Net amount of fire claims, unadjusted (\$2,225 accrued prior to 1921).....	\$ 65,930 80
“ “ resisted, in suit (\$4,224 50 accrued prior to 1921).....	4,713 00
“ “ resisted, not in suit (\$1,079 accrued prior to 1921).....	1,232 00
Total net amount of unsettled fire claims.....	<u>\$ 71,875 80</u>
Net amount of automobile (A) claims, unadjusted.....	14,551 00
Net amount of automobile (A) claims, resisted, not in suit.....	766 00
Net amount of automobile (B) claims, unadjusted.....	13,105 00
Net amount of automobile (B) claims, resisted in suit.....	1,210 00
Net amount of automobile (B) claims, resisted, not in suit.....	200 00
Net amount of inland transportation claims, unadjusted.....	29 82
Net amount of marine claims unadjusted (\$275,375 03 accrued prior to 1921).....	392,854 95
Net amount of marine claims, resisted, in suit (\$2,641 44 accrued prior to 1921).....	4,916 44
Net amount of marine claims, resisted, not in suit (\$22,122 09 accrued prior to 1921).....	22,622 09
Total net amount of unsettled claims.....	<u>\$ 522,131 10</u>
Reserve of unearned premiums, viz.:—	
Fire.....	\$ 680,201 79
Automobile (A).....	45,856 40
Automobile (B).....	49,738 36
Inland Transportation.....	133 93
Marine.....	12,620 71
Total, \$788,551.19; carried out at 80 per cent.....	630,840 95
Dividends declared and due, but unpaid.....	5,957 10
Taxes due and accrued, fire, \$13,700; other, \$6,300.....	20,000 00
Reinsurance premiums due.....	59,938 32
Salaries, rents, etc., due and accrued, fire, \$10,000; other, \$5,000.....	15,000 00
Reserve and unpaid losses under unlicensed reinsurance, unsecured.....	150,000 00
Balance of account with Western Assurance Co.....	45,779 67
Total liabilities in Canada.....	<u>\$ 1,449,647 14</u>

(2) Liabilities in Other Countries

Net amount of fire claims, unadjusted (\$54,682 accrued prior to 1921).....	\$ 353,088 27
Net amount of fire claims, resisted, in suit (\$4,359 accrued prior to 1921)....	13,556 00
Total net amount of unsettled fire claims.....	<u>\$ 366,644 27</u>
Net amount of automobile (A) claims, unadjusted.....	6,102 00
Net amount of automobile (B) claims, unadjusted (\$300 accrued prior to 1921).....	3,541 00
Net amount of marine claims, unadjusted (\$16,424 accrued prior to 1921) ..	82,485 33
Net amount of marine claims, resisted, in suit (\$243 accrued prior to 1921).....	249 00
Net amount of sprinkler claims, unadjusted.....	156 00
Net amount of tornado claims, unadjusted.....	36 80
Total net amount of unsettled claims.....	<u>\$ 459,214 40</u>
Reserve of unearned premiums, viz.:—	
Fire.....	\$1,424,081 18
Automobile (A).....	6,680 45
Automobile (B).....	6,165 67
Explosion.....	739 23
Inland Transportation.....	4 84
Marine.....	13,958 43
Sprinkler.....	111 20
Tornado.....	7,850 17
Total, \$1,459,591.17; carried out at 80 per cent.....	\$ 1,167,672 94
Due and accrued for salaries, rent, etc., fire, \$10,000; other, \$5,000.....	15,000 00
Taxes due and accrued, fire, \$37,000; other, \$3,000.....	40,000 00
Total liabilities in other countries.....	<u>\$ 1,681,887 34</u>
Total liabilities (excluding capital stock) in all countries.....	<u>\$ 3,131,534 48</u>
Excess of assets over liabilities.....	<u>\$ 228,879 96</u>
Capital stock paid in cash.....	<u>1,399,379 79</u>

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BRITISH AMERICA—Continued.

INCOME

Premiums	Class of Business						
	Fire		Automobile (A)		Automobile (B)		Explosion
	In Canada	In other Countries	In Canada	In other Countries	In Canada	In other Countries	In other Countries
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	1,309,498 66	3,300,607 02	199,448 16	26,178 85	232,456 02	31,698 27	3,763 53
Less reinsurance ceded.....	465,269 40	978,092 00	59,576 00	3,816 85	54,487 15	5,065 81	1,177 29
Less return premiums.....	198,266 35	558,515 37	50,050 92	7,589 03	69,945 94	12,755 87	1,324 84
Total deduction.....	663,535 75	1,536,607 37	109,626 92	11,405 88	124,433 09	17,821 68	2,502 13
Net premiums written.....	645,962 91	1,763,999 65	89,821 24	14,772 97	108,022 93	13,876 59	1,261 40

Premiums	Class of Business						
	Hail	Inland Transportation		Marine		Sprinkler	Tornado
	In Canada	In Canada	In other Countries	In Canada	In other Countries	In other Countries	In other Countries
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	116,222 31	4,380 55	1,563 65	305,851 68	81,962 81	176 93	13,629 83
Less reinsurance ceded.....	38,939 22	55	10 26	113,388 43	630 47	3 85	3,053 99
Less return premiums.....	202 68	218 68	401 02	127,125 17	7,026 86	2 47	1,589 29
Total deduction.....	39,141 90	219 23	411 28	240,513 60	7,657 33	6 32	4,643 28
Net premiums written.....	77,080 41	4,161 32	1,152 37	65,338 08	74,305 48	170 61	8,986 55

Net premiums written for all classes of business.....	\$ 2,868,912 51
Interest earned on investments.....	131,883 19
Profit on sale of securities.....	2,374 00
Income from all other sources.....	40 73
Total income.....	\$ 3,003,210 43

EXPENDITURE

Claims	Class of Business						
	Fire		Automobile (A)		Automobile (B)		Explosion
	In Canada	In other Countries	In Canada	In other Countries	In Canada	In other Countries	In other Countries
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross incurred for claims during the year.....	684,488 19	1,913,203 90	153,339 66	35,139 49	67,149 35	13,307 58	52 22
Less savings and salvage	1,156 89	18,058 61	2,973 30	59 33	1,264 73	151 66	.....
Less reinsurance.....	201,805 13	755,866 65	53,946 83	7,117 15	17,450 82	1,604 75	91 00
Total deduction.....	302,962 02	773,925 26	56,920 13	7,176 48	18,715 55	1,756 41	.....
Net incurred for claims during the year.....	381,526 17	1,139,278 64	96,419 53	27,963 01	48,433 80	11,551 17	— 38 78

Claims	Class of Business						
	Hail	Inland Transportation		Marine		Sprinkler	Tornado
	In Canada	In Canada	In other Countries	In Canada	In other Countries	In other Countries	In other Countries
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross incurred for claims during the year.....	97,984 40	960 01	2,778 02	708,288 11	66,271 50	197 64	150 34
Less savings and salvage.....	.....	647 00	174 52	80,304 48	2,637 53	.....	.....
Less reinsurance.....	33,501 15	84 34	544 56	279,528 00	19,863 82	2 80	49 73
Total deduction.....	.....	731 34	719 08	359,832 48	22,501 35	.....	.....
Net incurred for claims during the year.....	64,483 25	228 67	2,058 94	348,455 63	43,770 15	194 84	100 61

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BRITISH AMERICA—Continued.

EXPENDITURE—Concluded

Total net claims incurred for all classes of business.....	\$ 2,164,425 63
Preferred dividends declared to stockholders.....	38,500 00
Adjustment expenses incurred in Canada, fire, \$11,325.07; other, \$10,464.54.....	21,789 61
Adjustment expenses incurred outside Canada, fire, \$14,175.48; other, \$1,782.37.....	15,957 85
Commission and brokerage, fire, \$533,590.12; other, \$83,309.94.....	616,900 06
Taxes, fire, \$123,820.59; other, \$32,114.12.....	155,934 71
*Salaries, fees and travelling expenses:—Salaries: \$243,462.13; fees: directors, \$7,977.15; auditors, \$2,107.56; travelling expenses and supervision charges: \$125,515.87.....	379,062 71
†Miscellaneous Expenditure, viz.:—Advertising, \$8,795.07; fire departments, patrol and salvage corps assessments, etc., \$1,826.36; furniture and fixtures, \$4,908.80; inspections and surveys, \$1,504.55; legal expenses, \$1,482.13; maps and plans, \$7,995.17; exchange, \$41,822.76; postage, telegrams, telephones and express, \$18,298.71; printing and stationery, \$45,414.62; rents, \$28,997.36; underwriters' boards, associations, etc., \$56,540.58; sundries, \$16,264.42.....	233,850 53
Total expenditure.....	\$ 3,626,421 10

*(Of which \$299,340.50 belongs to Fire business.)

†(Of which \$175,976.43 belongs to Fire business.)

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums ceded to unlicensed companies.....	\$ 357,783 13
Commissions thereon.....	92,654 16
Amount of losses incurred by said companies,.....	246,169 68
Reserve of unearned premiums, fire, \$170,059.24, carried out at 80 per cent.....	136,047 39
Amount of losses recoverable from said companies.....	24,944 48
Amount of reinsurance premiums payable to said companies, fire.....	21,801 16
Amount of cash or other securities held as security for recovery of losses.....	234,877 77

SUMMARY OF RISKS AND PREMIUMS

	In Canada		In other Countries		Totals in all Countries	
	Amount	Premiums	Amount	Premiums	Amount	Premiums
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
FIRE						
Gross policies in force at end of 1920.....	170,103,766	1,998,090 16	552,791,506	4,480,017 50	722,895,272	6,478,107 66
Taken during 1921—new and renewed.....	117,946,281	1,324,277 68	434,271,698	3,313,522 47	552,217,979	4,637,800 15
Total.....	288,050,047	3,322,367 84	987,063,204	7,793,539 97	1,275,113,251	11,115,907 81
Deduct terminated.....	115,388,346	1,278,318 72	485,739,087	3,615,676 23	601,127,433	4,893,994 95
Gross in force at end of 1921.....	172,661,701	2,044,049 12	501,324,117	4,177,863 74	673,985,818	6,221,912 86
Deduct reinsured.....	49,390,292	596,843 23	158,754,709	1,345,293 25	208,145,001	1,942,136 48
Net in force at end of 1921.....	123,271,409	1,447,205 89	342,569,408	2,832,570 49	465,840,817	4,279,776 38
AUTOMOBILE (A)						
Gross policies in force at end of 1920.....		126,563 37		8,827 33		135,390 70
Taken during 1921—new and renewed.....		199,448 16		26,178 85		225,627 01
Total.....		326,011 53		35,006 18		361,017 71
Deduct terminated.....		186,889 47		18,190 86		205,080 33
Gross in force at end of 1921.....		139,122 06		16,815 32		155,937 38
Deduct reinsured.....		47,435 26		3,454 42		50,889 68
Net in force at end of 1921.....		91,686 80		13,360 90		105,047 70

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BRITISH AMERICA—Continued.

SUMMARY OF RISKS AND PREMIUMS—Continued

	In Canada	In other Countries	Totals in all Countries
	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.
AUTOMOBILE (B)			
Gross policies in force at end of 1920.....	120,221 00	10,283 95	130,504 95
Taken during 1921, new and renewed.....	232,456 02	31,698 27	264,154 29
Total.....	352,677 02	41,982 22	394,656 24
Deduct terminated.....	204,726 50	24,185 05	228,911 55
Gross in force at end of 1921..	147,950 52	17,797 17	165,747 69
Deduct reinsured.....	48,473 81	5,465 84	53,939 65
Net in force at end of 1921.....	99,476 71	12,331 33	111,808 04
EXPLOSION			
Gross policies in force at end of 1920		8,622 86	
Taken during 1921, new and renewed.....		3,763 53	
Total... ..		12,386 39	
Deduct terminated.....		9,293 96	
Gross in force at end of 1921.....		3,092 43	
Net in force at end of 1921.....		1,779 25	
Total... ..		1,313 18	
HAIL			
Taken during 1921, new.....	116,221 31		
Deduct terminated.....	116,221 31		

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BRITISH AMERICA—Continued.

SUMMARY OF RISKS AND PREMIUMS—Concluded

	In Canada	In other Countries	Totals in all Countries
	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.
INLAND TRANSPORTATION			
Gross in force at end of 1920.....	460 47	6 30	466 77
Taken during 1921, new and renewed.....	4,380 55	1,563 65	5,944 20
Total.....	4,841 02	1,569 95	6,410 97
Deduct terminated.....	4,573 16	1,560 27	6,133 43
Gross and net in force at end of 1921.....	267 86	9 68	277 54
MARINE			
Gross policies in force at end of 1920.....	298,169 52	35,705 61	333,875 13
Taken during 1921, new and renewed.....	305,851 68	81,962 81	387,814 49
Total.....	604,021 20	117,668 42	721,689 62
Deduct terminated.....	567,352 39	92,680 05	660,032 44
Gross in force at end of 1921.....	36,668 81	24,988 37	61,657 18
Deduct reinsured.....	16,030 44	612 52	16,642 96
Net in force at end of 1921.....	20,638 37	24,375 85	45,014 22
SPRINKLER			
Taken during 1921, new.....		176 93	
Deduct terminated.....		32 04	
Gross in force at end of 1921.....		144 89	
Deduct reinsured.....		2 72	
Net in force at end of 1921.....		142 17	
TORNADO			
Gross policies in force at end of 1920.....		2,148 77	
Taken during 1921, new and renewed.....		13,629 83	
Total.....		15,778 60	
Deduct terminated.....		2,095 61	
Gross in force at end of 1921.....		13,682 99	
Deduct reinsured.....		3,168 58	
Net in force at end of 1921.....		10,514 41	

12 GEORGE V, A. 1922

BRITISH AMERICA—Continued.

SCHEDULE B.

Bonds and debentures owned by the company:—

<i>On deposit with Receiver General</i>	Par value	Book value	Market value
<i>Governments—</i>			
Dom. of Canada Victory Loan, 1927, 5½ p.c.....	\$ 20,000 00	\$ 20,000 00	\$ 20,000 00
Dom. of Canada Victory Loan, 1933, 5½ p.c.....	15,000 00	15,150 00	15,150 00
Dom. of Canada War Loan, 1934, 5½ p.c.....	9,000 00	8,910 00	8,910 00
Province of New Brunswick, 1938, 3 p.c.....	5,840 00	4,146 40	4,146 40
<i>Cities—</i>			
Kamloops, 1922 5 p.c.....	4,000 00	3,960 00	3,960 00
Montreal, 1925, 4 p.c.....	5,000 00	4,750 00	4,750 00
Montreal (St. Henri) 1938, 4 p.c.....	5,000 00	4,100 00	4,100 00
Nanaimo, 1922, 5 p.c.....	9,000 00	8,910 00	8,910 00
Vancouver, 1945, 4 p.c.....	3,000 00	2,190 00	2,190 00
Winnipeg, 1938, 3½ p.c.....	8,000 00	6,080 00	6,080 00
<i>Miscellaneous—</i>			
Canada Perm. Mtge. Corp., 1923, 5 p.c.....	12,500 00	12,500 00	12,500 00
Central Canada Loan and Savings Co., 60 days' notice, 4 p.c.....	21,400 00	21,400 00	21,400 00
Total on deposit with Receiver General.....	\$ 117,740 00	\$ 112,096 40	\$ 112,096 40
<i>On deposit with Foreign Governments</i>			
Mexican Government redeemable gold bonds, 1920, 5 p.c., deposited in Mexico.....	\$ 25,000 00	\$ 14,000 00	\$ 14,000 00
Porto Rico Regd. Bonds, 1932, 4 p.c.....	10,000 00	9,500 00	9,500 00
Total, Foreign.....	\$ 35,000 00	\$ 23,500 00	\$ 23,500 00
<i>Held with Insurance Department or with Trustees in the United States</i>			
<i>Governments—</i>			
Dominion of Canada Victory Loan, 1914, 5½ p.c.....	\$ 50,000 00	\$ 47,025 00	\$ 49,500 00
Province of Alberta, 1923, 6 p.c.....	18,000 00	17,775 00	18,900 00
Province of British Columbia, 1926, 6 p.c.....	100,000 00	98,000 00	104,000 00
Province of Manitoba, 1930, 4 p.c.....	5,000 00	4,227 50	4,550 00
Province of Manitoba, 1928, 6 p.c.....	50,000 00	50,500 00	52,500 00
Province of Saskatchewan, 1924, 5 p.c.....	80,000 00	77,600 00	78,400 00
New Mexico Highway, 1928, 4 p.c.....	10,000 00	9,800 00	10,100 00
New York State, 1938, 4 p.c.....	5,000 00	5,100 00	5,300 00
United Kingdom of Great Britain and Ireland, secured Loan Gold Notes, 1929, 5½ p.c.....	50,000 00	49,500 00	52,000 00
United States of America 3rd Liberty Loan Gold Bonds, 1928, 4½ p.c.....	50,000 00	50,000 00	51,000 00
United States of America 3rd Liberty Loan Gold Bonds, 1938, 4½ p.c.....	234,000 00	228,480 00	238,680 00
<i>Cities—</i>			
Atlanta, Ga., (School) 1929-1930, 4½ p.c.....	10,000 00	10,600 00	10,100 00
Brooklyn (School), N.Y., 1936, 3½ p.c.....	30,000 00	27,300 00	28,500 00
Cleveland, Ohio, 1923, 4 p.c.....	100,000 00	100,000 00	104,000 00
Kingston, Ont., 1924-1925, 4½ p.c.....	11,100 00	10,069 05	10,710 00
New York, 1941, 3½ p.c.....	5,000 00	4,500 00	4,650 00
New York, 1963, 4½ p.c.....	5,000 00	5,200 00	5,450 00
Ottawa, 1931, 4 p.c.....	9,733 33	8,044 60	8,565 33
Richmond, Va., 1927, 4 p.c.....	1,300 00	1,248 00	1,300 00
Richmond, Va., 1924, 4 p.c.....	25,000 00	24,500 00	25,500 00
Riverside, Cal., 1923-1935, 5 p.c.....	25,000 00	25,407 50	26,500 00
Sault au Recollet, 1955, 6 p.c.....	24,000 00	22,800 00	24,480 00
Victoria, B.C., 1923, 4½ p.c.....	140,000 00	137,200 00	135,800 00
Wilmington, N.C., 1955, 5 p.c.....	5,000 00	5,200 00	5,400 00
<i>Counties—</i>			
Greenville Co., S.C., 1933, 4½ p.c.....	5,000 00	4,850 00	4,850 00
Mecklenburg, Co., N.C., 1936, 5 p.c.....	5,000 00	5,050 00	5,150 00
<i>Railways—</i>			
Canadian Northern Ry. Gold Certs., Equipment, 1925, 6 p.c.....	50,000 00	50,000 00	51,500 00
Canadian Northern Ry., Equipment Series "B," 1928, 6 p.c.....	100,000 00	100,000 00	102,000 00
Canadian Northern Ry. Con. deb. (gtd. by Prov. of Manitoba), 1930, 4 p.c.....	40,393 34	32,617 62	35,546 14
Chicago, Milwaukee and St. Paul Ry., 2014, 5 p.c.....	1,200 00	864 00	792 00
Canadian Northern Ry. Gold Notes, 1922, 5½ p.c.....	50,000 00	50,000 00	51,000 00
Suburban Rapid Transit Co., 1st mort., 1938, 5 p.c.....	22,000 00	18,700 00	18,480 00
West Shore Ry., 1st mort., 2361, 4 p.c.....	12,000 00	9,360 00	10,080 00

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BRITISH AMERICA—*Concluded.*SCHEDULE B—*Concluded*Bonds and debentures owned by the Company—*Concluded**Miscellaneous—*

	Par value	Book value	Market value
Brazilian Traction L. & P. Co., 1922, 6 p.c.....\$	59,000 00	\$ 57,820 00	\$ 60,770 00
Central Canada Loan and Savings Co., 1922, 4 p.c.....	365,000 00	365,000 00	365,000 00
No. 75 Maiden Lane, (Corp., N.Y.) 1st mtge., 1935, 6 p.c.....	50,000 00	50,000 00	50,000 00
Provincial Light, Heat and Power Co., 1st mort., 1946, 5 p.c.....	49,000 00	42,140 00	45,570 00
Toronto General Trusts Corp'n. Investment Receipt, 1923, 5½ p.c.....	12,000 00	11,400 00	12,000 00
Toronto Savings and Loan Co., 1923, 5 p.c.....	50,000 00	49,500 00	50,000 00
Total held with Ins. Depts. or with Trustees in the United States.....	\$ 1,913,726 67	\$ 1,866,778 27	\$ 1,918,623 47

Held by the Company

Dom. of Canada Victory Loan, 1922, 5½ p.c.....\$	150 00	\$ 150 00	\$ 150 00
Dom. of Canada Victory Loan, 1927, 5½ p.c.....	50,000 00	50 000 00	50,000 00
Dom. of Canada Victory Loan, 1923, 5½ p.c.....	200,900 00	200,900 00	200,900 00
Dom. of Canada Victory Loan, 1933, 5½ p.c.....	35,000 00	35,350 00	35,350 00
Dom. of Canada Victory Loan, 1934, 5½ p.c.....	33,000 00	32,670 00	32,670 00
United States, 2nd Liberty Loan, 1927/1942, 4½ p.c....	750 00	765 00	765 00
Chicago, Milwaukee and St. Paul Ry., (Conv. gold), 1932, 4½ p.c.....	2,100 00	1,407 00	1,407 00
Eastern Canada Savings and Loan Co., 1922, 4½ p.c....	5,000 00	5,000 00	5,000 00
Imperial Trusts, 1922, 5 p.c.....	25,000 00	25,000 00	25,000 00
Total held by Company.....	\$ 351,900 00	\$ 351,242 00	\$ 351,242 00
Total par, book and market values.....	\$ 2,418,366 67	\$ 2,353,616 67	\$ 2,405,461 87

SCHEDULE C

Stocks owned by the Company:—

*Held with Insurance Departments or with Trustees in
United States*

38 shares Canadian Bank of Commerce Stock.....\$	3,800 00	\$ 7,258 00	\$ 6,992 00
80 shares Canadian Pacific Ry. stock.....	8,000 00	10,160 00	10,400 00
100 shares Chicago, Milwaukee and St. Paul Ry. (preferred stock).....	10,000 00	5,400 00	3,500 00
200 shares Great Northern Ry. (preferred stock)....	21,000 00	17,712 00	17,280 00
123 shares Illinois Central R.R. (common stock).....	12,300 00	11,974 00	12,546 00
100 shares Minneapolis, St. Paul and Sault Ste. Marie Ry. (common stock).....	10,000 00	7,900 00	6,900 00
240 shares Louisville and Nashville Ry. (common stock).....	24,000 00	26,220 00	27,360 00
Total held with Ins. Depts. or with Trustees in United States.....	\$ 89,700 00	\$ 86,624 00	\$ 84,978 00

Held by Company

110 shares Dominion Savings and Inv't. Soc.....\$	5,500 00	\$ 3,850 00	\$ 3,850 00
7,422 shares Western Assurance Co. stock.....	148,440 00	51,954 00	51,954 00
22 shares Great Northern Ry. (preferred stock)....	2,200 00	1,760 00	1,760 00
Total held by Company.....	\$ 156,140 00	\$ 57,564 00	\$ 57,564 00
Total par, book and market values.....	\$ 245,840 00	\$ 144,188 00	\$ 142,542 00

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BRITISH COLONIAL FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

President, I. L. LAFLEUR—Manager and Secretary, THEODORE MEUNIER—Principal Office, Montreal.

(Incorporated May 19, 1909, by an Act of Parliament of Canada, 8-9 Edward VII, chap. 52. Extended in 1912 by 2 George V, chap. 68. Dominion license issued, June 1, 1912.)

CAPITAL

Amount of joint stock authorized.....	\$ 2,000,000 00
Amount subscribed for.....	1,048,500 00
Amount paid thereon in cash.....	309,145 00
Amount of premium on capital stock paid in by stockholders.....	106,180 00

(For List of Shareholders, see Appendix)

ASSETS

Mortgage loans on real estate, first liens.....	\$ 35,000 00
Book value of bonds and debts. (For details, see Schedule B).....	199,413 41
Cash at head office and branches.....	20,560 23
Cash in banks viz:—	
Imperial Bank, Montreal.....	\$ 3,464 68
Banque Nationale, Montreal.....	3,902 60
Banque Nationale, Quebec.....	39,722 39
Banque Nationale, Paris, France.....	39 72
Total cash in banks.....	47,129 39
Interest accrued, \$416.70; due, \$4,132.87.....	4,549 57
Agents' balances and premiums uncollected—	
Fire—in Canada (\$5,215.58 on business prior to Oct. 1, 1921).....	43,632 15
Bills receivable held by the Company.....	469 50
Office furniture and fixtures, \$4,097.37; maps and plans, \$7,863.45.....	11,960 82
Total assets.....	\$ 362,715 07
Deduct market value of bonds under book value.....	12,161 91
Gross assets.....	\$ 350,553 16
Deduct assets not admitted.....	17,645 90
Net admitted assets.....	\$ 332,907 26

LIABILITIES

Net amount of claims, unadjusted (\$90 accrued prior to 1921).....	\$ 5,144 57
Net amount of claims, resisted, in suit (accrued prior to 1921).....	1,153 00
Net amount of claims, resisted, not in suit.....	860 00
Total net amount of unsettled claims.....	\$ 7,162 57
Reserve of unearned premiums, \$166,963.01, carried out at 80 per cent.....	133,570 41
Reserve and unpaid losses under unlicensed reinsurance, unsecured.....	5,726 63
Taxes due and accrued.....	3,000 00
Deposit for unlicensed reinsurance.....	70,017 32
Total liabilities in Canada.....	\$ 219,476 93
Excess of assets over liabilities.....	\$ 113,430 33
Capital stock paid in cash.....	309,145 00

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BRITISH COLONIAL—Continued.

INCOME

Gross premiums written.....	\$	445,569 80	
Deduct reinsurance, ceded, \$141,673.68; return premiums, \$102,251.65.....		243,925 33	
Net premiums written.....	\$	201,644 47	
Interest earned on investments.....		11,667 93	
Premium received on Capital Stock.....		3,750 00	
Received from increased capital.....		8,855 00	
Total income.....	\$	225,917 40	

EXPENDITURE

Gross losses incurred during the year.....	\$	272,795 58	
Deduct reinsurances.....		130,550 22	
Net losses incurred.....	\$	142,245 36	
Adjustment expenses incurred.....		12,585 05	
Commission or brokerage and Commission on profits.....		29,749 33	
Salaries—H. O. officials, \$28,023.38; auditors' fees, \$387.50; travelling expenses: officials, \$7,144.25; agents, \$5,056.31.....		40,611 44	
Taxes.....		11,304 91	
Miscellaneous expenditure:—Advertising, \$3,242.02; postage, telegrams, telephones and express, \$1,314.61; printing and stationery, \$5,350.50; light, \$91.87; rent, \$1,680; office expenses, \$2,303.62; exchange, \$155.68; underwriters' boards, tariff associations, etc., \$4,408.91; legal expenses, \$675.35.....		19,222 56	
Total expenditure.....	\$	255,718 65	

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT
LICENSED UNDER THE INSURANCE ACT

Amount of reinsurance premiums ceded to unlicensed companies.....	\$	139,982 20
Amount of commission thereon.....		47,593 93
Amount of losses incurred by said companies.....		130,331 50
Reserve of unearned premiums reinsured in unlicensed companies, \$83,675.45; carried out at 80 per cent.....		66,940 36
Amount of losses due and recoverable from such companies.....		8,803 59
Amount of cash or other securities held as security for recovery of losses, etc.....		70,017 32

SUMMARY OF RISKS AND PREMIUMS

Risks and Premiums	Fire	
	Amount	Premiums
	\$	\$ cts.
Gross in force at end of 1920.....	38,074,079	500,715 25
Taken in 1921, new and renewed.....	28,940,466	445,569 80
Totals.....	67,014,545	946,285 05
Less ceased.....	32,638,434	451,776 10
Gross in force at end of 1921.....	34,376,111	494,508 95
Less reinsured.....	10,326,497	163,881 07
Net in force at end of 1921.....	24,049,614	330,627 88

12 GEORGE V, A. 1922

BRITISH COLONIAL—*Concluded.*

SCHEDULE B

Bonds and debentures owned by the Company:—

<i>On deposit with Receiver General.</i>	Par value	Book value	Market value
<i>Towns—</i>			
Joliette, 1941, 4½ p.c.....	\$ 10,000 00	\$ 10,160 00	\$ 8,300 00
Ste. Anne de Bellevue, 1951, 5 p.c.....	10,000 00	10,473 68	8,600 00
<i>Village—</i>			
Ste. Rose, 1954, 6 p.c.....	10,000 00	9,783 00	9,800 00
<i>Schools—</i>			
Ste. Rose, 1940, 4½ p.c.....	18,000 00	18,000 00	15,120 00
Villeray, Que., 1951, 5½ p.c.....	17,000 00	19,273 95	16,150 00
Total on Deposit with Receiver General.....	\$ 65,000 00	\$ 67,690 63	\$ 57,970 00
<i>Held by Company</i>			
Dom. of Can. Victory Loan, 1923, 5½ p.c.....	\$ 1,200 00	\$ 1,200 00	\$ 1,200 00
Dom. of Can. Victory Loan, 1924, 5½ p.c.....	1,050 00	1,048 12	1,050 00
Dom. of Canada Victory Loan, 1933, 5½ p.c.....	25,000 00	25,231 98	25,250 00
Dom. of Canada Victory Loan, 1934, 5½ p.c.....	25,800 00	26,041 99	26,058 00
Dom. of Canada Victory Loan, 1937, 5½ p.c.....	2,000 00	2,033 67	2,080 00
<i>Cities—</i>			
Brantford, 1934, 4 p.c.....	5,000 00	4,106 25	4,250 00
Ladysmith, 1926, 6 p.c.....	3,000 00	2,781 25	2,910 00
Regina, 1931, 4½ p.c.....	18,000 00	16,047 10	15,600 00
<i>Towns—</i>			
Battleford, 1932, 6 p.c.....	121 47	101 46	60 73
Battleford, 1933, 6 p.c.....	193 53	162 71	96 77
Battleford, 1948, 6 p.c.....	2,000 00	1,460 00	1,000 00
Pointe aux Trembles, 1941, 6 p.c.....	4,000 00	3,617 40	4,000 00
Ponoka, 1922 to 1932, 5 p.c.....	2,836 65	2,655 55	2,524 63
<i>Municipalities—</i>			
Brenda (g'teed by Prov. of Man.), 1930, 4 p.c.....	10,000 00	9,115 55	8,700 00
Hamiota (g'teed by Prov. of Man.), 1931, 4 p.c.....	5,000 00	4,519 25	4,350 00
<i>Schools—</i>			
Com. des Ecoles Catholiques de Montreal, 1923, 6 p.c...	700 00	699 41	700 00
Edmonton, Alta., S.D., 1922-1951, 4½ p.c.....	11,250 00	8,995 41	8,775 00
St. Louis, Alta., R.C.T., 1922-1941, 5 p.c.....	10,000 00	9,104 20	8,400 00
Arcola, Sask., 1922-1942, 5 p.c.....	11,200 03	9,821 11	9,296 00
Prince Albert, Sask., 1922-1938, 1 to 6 p.c.....	3,289 56	2,980 37	2,980 37
Total held by company.....	\$ 141,641 24	\$ 131,722 78	\$ 129,281 50
Total par, book and market values.....	\$ 206,641 24	\$ 199,413 41	\$ 187,251 50

SESSIONAL PAPER No. 8

THE BRITISH CROWN ASSURANCE CORPORATION, LIMITED

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

President, Rt. Hon. J. PARKER-SMITH—General Manager and Secretary, J. GARDINER—Principal Office, Glasgow, Scotland—Chief Agent in Canada, J. H. RIDDELL—Head Office in Canada, Toronto.

(Incorporated March, 1907. Dominion license issued Nov. 2, 1917)

CAPITAL

Amount of joint stock, capital authorized.....	\$ 500,000 00
Amount subscribed and paid for in cash.....	125,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Market value of bonds and debentures on deposit with Receiver General (<i>For details, see Schedule B</i>).....	\$ 654,400 60
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Other Assets in Canada

Market value of real estate in Canada.....	4,072 16
Amount secured by way of loans on real estate, second liens.....	3,396 34
Bond held by Company—	
Dom. of Can. War Loan, 1923, 5½ p.c., par value, \$150; market value, \$150; carried out at market value.....	150 00
Cash at head office.....	201 47
Cash in banks, viz.:—	
Canadian Bank of Commerce, Regina.....	\$ 882 14
Merchants Bank, Toronto.....	3,442 73
Canadian Bank of Commerce, Winnipeg.....	3,848 03
Imperial Bank, Toronto.....	493 35
Merchants Bank, Vancouver.....	1,985 89

Total cash in banks.....	10,652 14
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Interest accrued.....	5,157 67
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Agents' balances and premiums uncollected, viz.:—

Fire (\$4,923.95 on business prior to Oct. 1, 1921).....	\$ 71,520 52
Automobile (A) (\$1,311.59 on business prior to Oct. 1, 1921).....	37,564 14
Automobile (B) (\$655.79 on business prior to Oct. 1, 1921).....	18,782 06
Hail (on business written prior to Oct. 1, 1921).....	64,734 23

Total.....	192,600 95
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Gross assets in Canada.....	\$ 870,631 33
Deduct assets not admitted.....	71,625 56

Net admitted assets.....	\$ 799,005 77
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LIABILITIES IN CANADA

Net amount of fire claims, unadjusted.....	\$ 45,416 45
Net amount of fire claims, resisted in suit.....	2,000 00
Net amount of automobile (A) claims, unadjusted.....	7,114 72
Net amount of automobile (B) claims, unadjusted (\$800 accrued prior to 1921).....	6,602 54

Total net amount of unsettled claims.....	\$ 61,133 71
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Reserve of unearned premiums, viz.:—

Fire.....	\$ 344,902 71
Automobile (A).....	36,979 74
Automobile (B).....	19,030 54

Total, \$400,912.99, carried out at 80 per cent.....	320,730 39
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THE BRITISH CROWN—Continued.

LIABILITIES IN CANADA—Concluded

Salaries, rent, advertising, agency and other expenses, due and accrued, fire, \$5,393.76; other \$3,215.98.	\$	8,609 74
Taxes, due and accrued, fire, \$6,360 12; other, \$3,144 86		9,504 98
Borrowed money.		80,000 00
Due to Eagle Star and British Dominions and British Northwestern.		64,045 09
Total liabilities in Canada	\$	544,023 91

INCOME IN CANADA

Premiums	Class of Business			
	Fire	Automobile (A)	Automobile (B)	Hail
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross written	714,238 42	107,733 08	53,056 41	202,951 55
Less reinsurance ceded	65,535 21	12,752 35		14,916 15
Less return premiums	154,375 70	19,394 94	12,968 86	1,843 56
Total deduction	219,910 91	32,147 29		16,759 71
Net written	494,327 51	75,585 79	40,087 55	186,191 84
Net premiums written for all classes of business				\$ 796,192 69
Interest earned on investments				25,632 93
Total income in Canada				\$ 821,825 62

EXPENDITURE IN CANADA

Claims	Class of Business			
	Fire	Automobile (A)	Automobile (B)	Hail
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year	401,038 16	66,236 21	30,832 73	183,286 85
Less savings and salvage	252 78	3,798 55	2,316 28	
Less reinsurance	37,611 12	3,712 60		15,478 95
Total deduction	37,863 90	7,511 15		
Net claims incurred	363,174 26	58,725 06	28,516 45	167,807 90
Total net incurred for claims for all classes of business				\$ 618,223 67
Adjustment expenses, fire, \$7,897 51, other, \$15,789 21				23,686 72
Commission and brokerage, fire, \$118,981 27; other, \$54,926 94				173,908 21
Commission on profits, fire				5,874 64
Taxes, fire, \$19,182 57; other, \$7,648 35				26,830 92
*Salaries, fees and travelling expenses:—Salaries:—Chief agency, \$30,674 76; salaries, other, \$13,403 21; allowance to agents, \$455; fees:—auditors, \$946 15; travelling expenses:—chief agency, \$3,146 69; other, \$2,944 92				51,570 73

*(Of which \$28,773.76 belongs to Fire business.)

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THE BRITISH CROWN—Continued.

EXPENDITURE IN CANADA—Concluded

†Miscellaneous expenditure, viz.: Advertising, \$4,662.68; collection expenses, \$475.85; inspections and surveys, \$1,340.96; general expenses, \$2,967.63; maps and plans, \$1,564.48; exchange, \$3,040.29; legal fees, \$304; postage, telegrams, telephones and express, \$4,712.23; printing and stationery, \$7,674.99; rents, \$5,857; underwriters' boards, associations, etc., \$9,083.31; bad debts written off, \$12,461.05; furniture and fixtures, \$2,488.53; auto, running expenses, \$2,446.15	\$	59,079 15
Total expenditure in Canada	\$	959,174 04

†(Of which \$28,128.60 belongs to Fire business.)

SUMMARY OF RISKS AND PREMIUMS IN CANADA

	Fire	
	Amount	Premiums
	\$	\$ cts.
Gross in force at end of 1920	61,720 916	752,921 58
Taken in 1921, new and renewed	58,783,701	714,238 42
Totals	120,504,617	1,467,160 00
Less ceased	57,760,296	706,880 21
Gross in force at end of 1921	62,744,321	760,279 79
Less reinsured	7,023,361	78,807 04
Net in force at end of 1921	55,720,960	681,472 75

	Auto (A)	Auto (B)	Hail
	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920	108,559 48	33,900 95	
Taken in 1921, new and renewed	107,733 08	53,056 41	212,662 45
Totals	216,292 56	86,957 36	
Less ceased	129,580 73	48,896 28	212,662 45
Gross in force at end of 1921	86,711 83	38,061 08	
Less reinsured	12,752 35		
Net in force at end of 1921	73,959 48	38,061 08	

SCHEDULE B

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value	Market value
<i>Governments—</i>		
Dom. of Canada inscribed stock, 1938, 3 p.c.	\$ 4,866 67	\$ 3,114 67
“ Victory Loan, 1922, 5½ p.c.	20,400 00	20,400 00
“ “ 1923, 5½ p.c.	50 00	50 00
“ “ 1933, 5½ p.c.	345,200 00	348,652 00
“ “ 1934, 5½ p.c.	6,000 00	5,940 00
Province of New Brunswick, 1930, 6 p.c.	4,000 00	4,080 00
“ Nova Scotia, 1945, 3½ p.c.	3,406 67	2,248 40
British War Stock, 1929/1947, 5 p.c.	175,200 00	145,416 00
British National War bonds, 1922, 5 p.c.	48,666 67	45,746 67
<i>Cities—</i>		
Cranbrook, 1951, 5½ p.c.	5,000 00	3,900 00
Edmonton, 1929, 4½ p.c.	14,600 00	12,848 00
Hamilton, 1923, 5 p.c.	434 05	429 70
“ 1924, 5 p.c.	1,000 00	940 00
Saskatoon, 1940, 4½ p.c.	226 68	181 34

12 GEORGE V, A. 1922

THE BRITISH CROWN—*Concluded.*SCHEDULE B—*Concluded.*Bonds and debentures on deposit with Receiver General—*Concluded.*

<i>Towns—</i>	Par value	Market value
Battleford, 1933, 6 p.c.....	\$ 575 00	\$ 287 50
" 1945, 6 p.c.....	1,000 00	500 00
" 1950, 6 p.c.....	442 40	221 20
" 1951, 6 p.c.....	557 60	278 80
" 1954, 6 p.c.....	1,000 00	500 00
Chesley, 1926 to 1928, 5 p.c.....	3,114 66	2,990 07
Goderich, 1922 to 1924, 5 p.c.....	2,445 95	2,421 49
Kincardine, 1923 to 1927, 5 p.c.....	8,685 28	8,424 72
Meaford, 1922 to 1930, 5 p.c.....	2,851 75	2,737 68
Orillia (gtd by county of Simcoe), 1930 to 1935, 4½ p.c.....	8,324 38	7,408 70
Renfrew, 1940, 4½ p.c.....	4,817 18	4,094 60
Tillsonburg, 1937 to 1941, 4½ p.c.....	6,737 69	5,727 04
Trenton, 1927 to 1932, 4½ p.c.....	5,351 71	4,870 05
<i>Village—</i>		
Havelock, 1931, 5 p.c.....	687 81	632 79
<i>School—</i>		
Kingston, R.C., 1922 to 1940, 4½ p.c.....	7,112 71	6,259 18
<i>District—</i>		
Coquitlam, B.C., 1941, 5 p.c.....	10,000 00	8,100 00
<i>Miscellaneous—</i>		
Canada Permanent Mtge Corp., 1925, 5½ p.c.....	5,000 00	5,000 00
Total on deposit with Receiver General.....	<u>\$ 697,754 86</u>	<u>\$ 654,400 60</u>

(For General Business Statement, see Appendix)

SESSIONAL PAPER No. 8

THE BRITISH GENERAL INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

Chairman, HENRY C. WALKER—Secretary, NORMAN M. WALKER—Principal Office, London,
 England—Chief Agent in Canada, THOMAS F. DOBBIN—Head Office in Canada, Montreal.

(Incorporated 1904. Commenced business in Canada, December 5, 1919)

CAPITAL

Amount of capital authorized.....	\$ 4,866,666 67
Amount subscribed.....	3,833,760 47
Amount paid in cash.....	<u>848,940 12</u>

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds on deposit with Receiver General, viz.:—

	Par value	Market value
British War Loan, 1929/1947, 5 p.c.....	<u>\$ 97,333 33</u>	<u>\$ 80,786 66</u>

Carried out at market value.....\$ 80,786 66

Other Assets in Canada

Cash in Bank of Montreal, Montreal.....	17,010 99
Cash at chief agency in Canada.....	4,610 89
Agents' balances and premiums uncollected.....	15,305 64
Advanced to Grain Insurance Association, Winnipeg.....	1,000 00
Office furniture and plans.....	<u>4,139 62</u>
Gross assets in Canada.....	\$ 122,853 80
Deduct assets not admitted.....	<u>4,139 62</u>
Net admitted assets.....	<u>\$ 118,714 18</u>

LIABILITIES IN CANADA

Net amount of claims, unadjusted.....	\$ 4,157 00
Reserve of unearned premiums, \$74,873.76; carried out at 80 per cent.....	59,899 01
Taxes due and accrued.....	2,367 92
Salaries, rent, advertising, agency, etc., expenses, due and accrued.....	765 26
Reinsurance premiums.....	2,040 02
All other liabilities.....	<u>519 43</u>
Total liabilities in Canada.....	<u>\$ 69,748 64</u>

INCOME IN CANADA

Gross premiums written.....	\$ 181,901 19
Deduct reinsurances, \$32,718.02; return premiums, \$35,102.44.....	<u>67,820 46</u>
Net premiums written.....	\$ 114,080 73
Interest earned on bonds.....	<u>242 24</u>
Total income in Canada.....	<u>\$ 114,322 97</u>

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THE BRITISH GENERAL—*Continued.*

EXPENDITURE IN CANADA

Gross losses incurred during the year.....	\$ 59,879 59	
Deduct reinsurances ceded, \$168 67; savings and salvage \$11,444.15.....	11,612 82	
Net incurred for losses.....	\$	48,266 77
Adjustment expenses incurred.....		729 87
Commission and brokerage.....		26,142 84
Commission on profits.....		1,096 68
Taxes.....		4,732 96
Administration expenses.....		11,006 29
Miscellaneous expenditure; Underwriters' boards, tariff associations, etc., \$2,209.30; maps and plans, \$520.25; agency charges, \$427.21.....		3,156 76
Total expenditure in Canada.....	\$	95,132 17

RISKS AND PREMIUMS IN CANADA

	Amount	Premiums
Gross in force at end of 1921.....	\$ 13,485,367	\$ 129,231 54
Taken during 1920, new.....	21,384,626	181,901 19
Total.....	\$ 34,869,993	\$ 311,132 73
Deduct terminated.....	18,750,177	147,278 57
Gross in force at end of 1921.....	\$ 16,119,816	\$ 163,854 16
Deduct reinsured.....	3,369,410	31,456 07
Net in force at end of 1921.....	\$ 12,750,406	\$ 132,398 09

THE BRITISH GENERAL—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER, 1921

FIRE INSURANCE ACCOUNT

Amount of Fire Insurance Fund at the beginning of the Year:—			
Reserve for Unexpired Risks.....	£	83,700 6 2	
Additional Reserve.....		75,000 0 0	
	£		
Premiums (<i>Less</i> Reinsurance Premiums).....		158,700 6 2	
Interest, Dividends, and Rents (<i>less</i> Income Tax).....		251,983 2 0	
Transferred from Profit and Loss Account—		7,002 10 11	
Amount added to Additional Reserve.....		25,000 0 0	
Claims under Policies paid and outstanding.....	£		132,696 10 4
Bonus to assured.....			36 3 8
Commission.....			44,535 5 6
Expenses of Management.....			42,766 3 4
Contributions to Fire Brigades.....			96 5 0
Carried to Profit and Loss Account.....			21,762 6 5
Amount of Fire Insurance Fund at the end of the year, as per General Balance Sheet:—			
Reserve for Unexpired Risks, being 40 per cent of premium income for the year.....	£		100,793 4 10
Additional Reserve.....			100,000 0 0
			200,793 4 10
	£		442,685 19 1

PROFIT AND LOSS ACCOUNT

Balance of last year's Account (<i>less</i> tax).....	£	12,636	5	6	Dividend paid (<i>less</i> Income Tax).....	£	34,888	3	0
Interest, Dividends, and Rents (<i>less</i> Income Tax) not carried to other Accounts.....		16,756	13	3	Building renovations—Head Office.....		6,750	0	0
Transfer Fees.....		50	4	6	Income Tax.....		2,057	10	5
Transferred from:—					Loss on exchange.....		6,599	12	4
Fire Insurance Account.....		21,762	6	5	Foreign Taxes.....		3,087	9	1
Accident Insurance Account.....		1,350	7	2	General Reserve Fund.....		80,000	0	0
Employers' Liability Insurance Account.....		68,753	7	8	Fire Reserve Fund.....		25,000	0	0
General Account.....		15,611	2	5	Marine Reserve Fund.....		30,000	0	0
Marine Insurance Account.....		8,157	18	11	Balance, as per General Balance-Sheet.....		6,695	10	11
Investment Reserve.....		50,000	0	0					
	£	195,078	5	10		£	195,078	5	10

BALANCE-SHEET

	£	s.	d.				
LIABILITIES				ASSETS			
Capital paid up.....	199,439	15	0	Loans on Company's Policies within their Surrender Values.....	207,655	12	7
Life Insurance Fund.....	3,534,956	4	2	Mortgages on Property out to the United Kingdom.....	79,519	7	9
Capital Redemption Fund.....	42,766	16	7	Mortgages on Property within United Kingdom.....	915,020	11	10
Fire Insurance Fund.....	200,793	4	10	Loans on parochial and other public rates.....	3,580	18	6
Accident Insurance Fund.....	21,001	7	6	Loans on reversions.....	5,890	10	0
Employers' Liability Insurance Fund.....	154,413	16	3	Loans on life interests.....	460	12	1

THE BRITISH GENERAL—Concluded.

BALANCE-SHEET—Concluded.

	£	s.	d.		£	s.	d.
General Reserve Fund.....	200,000	0	0	Loans on personal security.....	7,573	0	0
General Insurance Fund.....	69,378	12	3	Loans on other securities.....	28,950	0	0
Marine Insurance Fund.....	235,033	3	10	Deposit with the High Court.....	29,500	0	0
Staff Pension Fund.....	8,371	2	9	Investments—			
Profit and Loss Account.....	9,153	11	7	British Government Securities.....	1,578,838	18	9
Claims outstanding:—				Colonial Government Securities.....	181,154	18	6
Life Assurance.....	36,012	8	6	Municipal County, U.K. Securities.....	93,977	5	0
Fire Insurance.....	34,151	11	7	Foreign Government Securities.....	225,925	3	11
Provision for final dividend.....	17,443	19	6	Foreign Municipal Securities.....	35,993	5	4
Sundry creditors.....	52,972	11	3	Railway and other Debentures and Debenture Stocks—			
Due to Reinsurers.....	62,337	12	6	Home and Foreign.....	352,354	0	7
Loans from Bankers.....	59,593	16	2	Railway and other Preference and Guaranteed Stocks..	109,141	18	4
Unclaimed Dividends.....	553	3	8	Railway and other Ordinary Stocks.....	62,999	10	10
Sundry Balances due by the Company.....	51,840	15	9	Freehold Ground Rents.....	118,214	14	6
				Insurance Companies shares.....	188,839	0	1
				Agents' Balances.....	265,117	11	4
				Interest bearing deposits.....	15,282	6	7
				Interest and Dividends accrued.....	32,353	0	5
				Sundry debtors.....	1,788	0	1
				Cash in hand and on Current Account.....	120,536	9	10
				Furniture.....	1,120	19	0
				Short term notes.....	13,974	17	6
				Policies on life of Managing Director.....	13,258	7	10
				Head Office lease and House Property.....	301,322	12	6
					£ 4,989,943	13	8

SESSIONAL PAPER No. 8

THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

President, Hon. EDWARD BROWN—Vice-President and Managing Director, J. H. RIDDEL—
Secretary, S. FAIRLEY—Principal Office, Toronto, Ont.

(Incorporated as "The Freehold Fire Insurance Company" under the authority of chap. 109 of the Statutes of Manitoba, of 1906, and by chap. 110 of the Statutes of Manitoba, of 1906, its name was changed to "The Prince Rupert Fire Insurance Company;" and by Order in Council of the Province of Manitoba, dated April 29, 1908, its name was again changed to "The British Northwestern Fire Insurance Company," and by an Act of the Legislature of Province of Manitoba, 1910, certain further amendments were made to the company's Acts. Incorporated May 4, 1910, by an Act of the Parliament of Canada, 9-10 Edward VII, chap. 70. Dominion license issued February 20, 1912.)

CAPITAL

Amount of joint stock capital authorized.....	\$ 2,000,000 00
Amount subscribed.....	594,400 00
Amount paid thereon in cash.....	248,699 20
Amount of premium on capital paid in by stockholders.....	49,633 50

(For List of Shareholders, see Appendix)

ASSETS

Loans on mortgages on real estate, first liens.....	\$ 90,616 45
Amount of loans collaterally secured by guaranteed mortgage investment with Commercial Loan and Trust Co.....	10,000 00
Book value of bonds and debts. (For details, see Schedule B).....	271,933 88
Book value of stocks. (For details, see Schedule C).....	37,902 42
Cash in banks, viz.:—	
Merchants Bank, Winnipeg.....	\$ 13,187 75
Merchants Bank, Toronto.....	19,049 69
Total cash in banks.....	32,237 44
Interest due, \$5,068.97; accrued, \$5,695.52.....	10,764 49
Agents' balances and premiums uncollected—	
Fire—In Canada (\$587.61 on business prior to Oct. 1, 1921).....	\$ 33,969 08
Fire—Outside Canada.....	2,825 91
Total.....	36,794 99
Automobile, \$703.12; plans, \$5,318.79.....	6,021 91
Due for reinsurance return premiums.....	6,728 16
Reinsurance losses.....	6,154 65
Balance due by affiliated Company.....	47,486 79
Total.....	\$ 556,641 18
Market value of bonds under book value.....	10,967 51
Gross assets.....	\$ 545,673 67
Deduct assets not admitted.....	6,609 52
Net admitted assets.....	\$ 539,064 15

LIABILITIES

(1) Liabilities in Canada

Total net amount of claims, unadjusted.....	\$ 12,740 61
Reserve of unearned premiums, \$133,519.28; carried out at 80 p.c.....	106,815 42
Reserve and unpaid losses under licensed reinsurance, unsecured.....	4,796 35
Reinsurance premiums.....	12,344 76
Expenses, due and accrued.....	4,031 27
Taxes, due and accrued.....	3,716 69
Investment reserve fund.....	15,000 00
Total liabilities in Canada.....	\$ 159,445 10

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THE BRITISH NORTHWESTERN—*Continued.*(2) *Liabilities in Other Countries*

Total net amount of claims, unadjusted.....	\$	8,767 40
Reserve of unearned premiums, \$13,227.41; carried out at 80 per cent thereof.....		10,581 93
Total liabilities outside of Canada.....	\$	19,349 33
Total liabilities in all Countries.....	\$	178,794 43
Excess of assets over liabilities.....	\$	360,269 72
Capital stock paid in cash.....		248,699 20
Surplus over liabilities and capital.....	\$	111,570 52

INCOME

	In Canada	In other Countries
Gross premiums written.....	\$ 329,327 53	\$ 37,403 40
Less reinsurance ceded.....	\$ 82,181 99	
Less return premiums.....	69,377 05	12,464 56
Total deduction.....	\$ 151,559 04	
Net premiums.....	\$ 177,768 49	\$ 24,938 84
Total net premiums written in all countries.....		\$ 202,707 33
Interest earned on investments.....		21,490 01
Profit on sale of securities.....		1,014 42
		\$ 225,211 76

EXPENDITURE

	In Canada.	In other Countries.
Gross losses incurred during the year.....	\$ 104,733 84	\$ 14,637 79
Deduct reinsurances.....	28,523 03	
Total net amount paid during year for said claims.....	\$ 76,210 81	\$ 14,637 79
Net losses incurred in all countries.....		\$ 90,848 60
Adjustment expenses incurred, in Canada.....		2,191 27
Adjustment expenses incurred, outside Canada.....		101 01
Commission or brokerage.....		54,431 85
Commission on profits.....		2,500 00
Salaries, \$7,612.83; directors' fees, \$1,900; auditors' fees, \$775; travelling expenses, \$2,947.16		13,234 99
Taxes.....		8,109 38
Miscellaneous expenditure: Advertising, \$1,664.34; legal fees, \$986; maps and plans, \$127.45; postage, telegrams, telephones and express, \$1,361.95; printing and stationery, \$2,554.95; rents, \$999.24; boards, tariff associations, etc., \$2,581.78; inspections and surveys, \$250.28; sundry, \$1,078.33; depreciation of automobile, \$234.38.....		11,838 70
Total expenditure.....		\$ 183,255 80

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT

Amount of reinsurance premiums ceded to unlicensed companies.....	\$	6,237 76
Amount of commission thereon.....		1,871 33
Amount of losses incurred by said companies.....		307 08
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$3,000; carried out at 80 per cent.....		2400 00
Amount of losses due and recoverable from such companies.....		25 00
Amount of reinsurance premiums payable to such companies.....		323 91
Amount of cash or other securities held as security for recovery of losses, etc.....		2,529 00

SESSIONAL PAPER No. 8

THE BRITISH NORTHWESTERN—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS

Risks and Premiums	Class of Business					
	Fire					
	In Canada		In Other Countries		Totals in all Countries	
	Amount	Premiums	Amount	Premiums	Amount	Premiums
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1920	28,125,366	323,986 66	1,588,534	22,207 97	29,713,900	346,194 63
Taken in 1921, new and renewed.....	30,335,789	329,327 53	5,314,019	37,388 77	35,649,808	366,716 30
Totals.....	58,461,155	653,314 19	6,902,553	59,596 74	65,363,708	712,910 93
Less ceased.....	29,123,636	312,427 01	3,091,117	30,566 24	32,214,753	342,993 25
Gross in force at end of 1921	29,337,519	340,887 18	3,811,436	29,030 50	33,148,955	369,917 68
Less reinsured.....	8,770,126	87,938 85			8,770,126	87,938 85
Net in force at end of 1921..	20,567,393	252,948 33	3,811,436	29,030 50	24,378,829	281,978 83

SCHEDULE B

Bonds and debentures owned by the Company, viz.:—

On deposit with Receiver General—

	Par value	Book value	Market value
Dom. of Canada War Loan, 1931, 5 p.c.....	\$ 5,000 00	\$ 5,000 00	\$ 4,950 00
Dom. of Can. Victory Loan, 1933, 5½ p.c.....	10,000 00	10,000 00	10,100 00
<i>Schools—</i>			
Bannantyne, Man., 1931, 5 p.c.....	5,000 00	5,000 00	4,200 00
Saskatoon, Sask., 1933, 5 p.c.....	20,000 00	20,000 00	14,800 00
<i>Miscellaneous—</i>			
The Home Inv't. and Savings Assoc., 1922, 5 p.c.....	25,000 00	25,000 00	24,750 00
Total on deposit with Receiver General.....	\$ 65,000 00	\$ 65,000 00	\$ 58,800 00

Held by Company—

Dom. of Canada Victory Loan, 1933, 5½ p.c.....	15,300 00	15,283 87	15,453 00
Dom. of Canada Victory Loan, 1934, 5½ p.c.....	35,000 00	34,865 50	34,650 00
Dom. of Canada Victory Loan, 1937, 5½ p.c.....	35,000 00	34,820 00	36,400 00
Dom. of Canada Victory Loan, 1927, 5½ p.c.....	5,200 00	5,069 25	5,200 00
Province of Alberta, 1941, 6 p.c.....	10,000 00	9,773 00	10,300 00
Province of British Columbia, 1941, 6 p.c.....	7,500 00	7,164 00	7,725 00
Province of Manitoba, 1941, 6 p.c.....	10,000 00	9,773 00	10,300 00
Province of Ontario, 1935, 6 p.c.....	25,000 00	23,250 00	25,750 00
Province of Ontario, 1941, 6 p.c.....	10,000 00	9,829 00	10,400 00
County of Essex, 1923, 6 p.c.....	5,000 00	4,954 50	5,050 00
City of Hamilton, 1926, 5 p.c.....	16,000 00	15,149 10	15,520 00
City of Niagara Falls, 1925-1927, 5 p.c.....	3,000 00	2,796 00	2,910 00
City of Toronto, 1929, 5½ p.c.....	4,000 00	3,862 40	3,960 00
City of Toronto, 1931, 5½ p.c.....	4,000 00	3,830 80	3,960 00
Prince Albert, P.S. Dist. No. 3, 1964, 1 p.c. to 6 p.c.....	11,513 46	11,513 46	4,950 79
Eastern Canada Savings and Loan Co., 1923, 5½ p.c.....	10,000 00	10,000 00	9,900 00
Canada Permanent Mortgage Corp., 1925, 5½ p.c.....	5,000 00	5,000 00	5,000 00

Total, par book and market values.....	\$ 276,513 46	\$ 271,933 88	\$ 266,228 79
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SCHEDULE C

Stocks owned by the Company, viz.:—

400 shares Canada West Securities Corp. (Com.).....	\$ 40,000 00	\$ 30,000 00	\$ 26,000 00
50 shares Wm. Pearson Co., Ltd. (preferred).....	5,000 00	5,000 00	3,750 00
5 shares Can. Pac. Ry.....	500 00	602 42	650 00
20 shares Merchants Bank.....	2,000 00	2,300 00	2,240 00

Total par, book and market values.....	\$ 47,500 00	\$ 37,902 42	\$ 32,640 00
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THE BRITISH OAK INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE TERM ENDING DECEMBER 31, 1921.

President, Sir W. E. NICHOLLS—Secretary, R. O. GIRLING—Chief Agent in Canada, J. G. KEATOR—Head Office in Canada, Halifax, N.S.

(Organized in 1908. Commenced business in Canada, Sept. 3, 1921)

CAPITAL

Amount of capital authorized and subscribed.....	\$ 5,000,000 00
Amount paid thereon in cash.....	1,250,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

On deposit with Receiver General:—

	Par value	Market value
British War Loan, 1929/1947, 5 p.c.....	\$ 73,000 00	\$ 60,590 00
Carried out at market value.....		\$ 60,590 00

Other Assets in Canada

Agents' balances and premiums uncollected (\$471.68 was on business issued prior to Oct. 1, 1921).....	15,632 43
Gross assets.....	\$ 76,222 43
Deduct agents' balances prior to Oct. 1, 1921.....	471 68
Total assets in Canada.....	\$ 75,750 75

LIABILITIES IN CANADA

Total losses, unadjusted.....	\$ 8 59
Reserve of unearned premiums, \$17,860.12; carried out at 80 per cent.....	14,288 10
Agency and other expenses, due and accrued.....	1,769 73
Taxes, due and accrued.....	628 77
Total liabilities in Canada.....	\$ 16,695 19

INCOME IN CANADA

Gross premiums written.....	\$ 24,146 92
Deduct reinsurance, \$195.78; return premiums, \$2,438.03.....	2,633 81
Net premiums written in Canada.....	\$ 21,513 11
Total income in Canada.....	\$ 21,513 11

EXPENDITURE IN CANADA

Net amount of claims incurred.....	\$ 8 59
Commission or brokerage.....	5,880 68
Adjustment expenses incurred.....	1 25
Taxes.....	628 77
Salaries of Head Office officials.....	537 83
Miscellaneous expenditure, viz.:—Printing and stationery, \$1,072.72; advertising, \$15.68; postage and telegrams, \$32.59; Insurance, \$20; furniture and fixtures, \$90.91.....	1,231 90
Total expenditure in Canada.....	\$ 8,289 02

RISKS AND PREMIUMS IN CANADA

	Amount	Premiums
Taken during 1921—new.....	\$ 1,920,240	\$ 21,513 11
Less reinsured.....	5,500	113 28
Net in force at end of 1921.....	\$ 1,914,740	\$ 21,399 83

THE BRITISH OAK—Concluded.

GENERAL BUSINESS STATEMENT FOR YEAR ENDING DECEMBER, 1921

FIRE INSURANCE ACCOUNT

[illegible]

PROFIT AND LOSS ACCOUNT

Balance of last year's Account.....	£	9,200	19	9	By Income Tax and Development Expenses not charged to other accounts.....	£	7,202	3	7
Interest, Dividends, and Rents (<i>less</i> Income Tax) not carried to other Accounts.....		5,357	11	4	By amount written off, fixtures, fittings and furniture.....		2,500	0	0
Transfer Fees.....		1	2	6	By Balance carried forward as per third schedule.....		9,357	1	4

GENERAL BALANCE-SHEET

LIABILITIES		£	s	d	Assets	
Shareholders' Capital, £1,000,000 in 1,000,000 shares of £1, with 5s. paid on each: total amount paid.....		250,000	0	0	Mortgages on Property out of the United Kingdom.....	2,102 1 3
Fire Insurance Fund.....		19,355	17	6	Investments—	
Accident Insurance Fund.....		44,684	12	7	British Government Securities.....	193,995 4 2
Property appreciation reserve fund.....		27,675	0	2	Municipal and County Securities—United Kingdom.....	5,663 15 0
Marine Insurance Fund.....		56,474	15	11	Colonial Government Securities.....	13,108 1 6
Profit and Loss Account.....		9,357	1	4	Foreign Government Securities.....	4,248 6 9
Claims admitted or intimated but not paid:—					Freehold property <i>less</i> deposit received.....	94,270 10 0
Fire Insurance.....	£ 5,564 9 3				Indian Railway.....	17,005 7 6
Accident Insurance.....	23,590 6 8				British Railway and other Preference and Guaranteed Stocks	34,597 13 7
					Leasehold properties.....	12,292 14 0
					Leasehold redemption account.....	1,905 10 0
Leasehold redemption fund.....		29,154	15	11	Agents Balances.....	79,419 15 11
Due to other companies.....		1,905	10	0	Outstanding Premiums.....	2,374 14 6
Sundry creditors.....		39,023	8	4	Interest accrued but not payable.....	3,916 18 2
		7,214	14	2	Cash in hand and on Current Account.....	14,069 2 11
					Office Furniture and Maps.....	5,792 15 9
					Sundry debtors.....	83 4 11
						£ 484,845 15 11

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BRITISH TRADERS' INSURANCE COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

Chairman, The Hon. A. O. LANG—General Manager, C. MONTAGUE EDE—Principal Office, Hong Kong—Chief Agent in Canada, C. R. DRAYTON—Head Office in Canada, Toronto, Ont.

(Established 1865. Commenced business in Canada, Feb. 20, 1918.)

CAPITAL

Amount of capital authorized.....	\$ 4,866,666 67
Amount subscribed.....	2,336,000 00
Amount paid thereon in cash.....	934,400 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bond on deposit with Receiver General:—

	Par value	Market value
British Government War Loan Stock, 1929/1947, 5 p.c.....	\$ 476,933 34	\$ 395,854 67
Carried out at market value.....		\$ 395,854 67

Other Assets in Canada

	Par value	Market value
Bond held by the Company:—		
Dom. of Canada Victory Loan, 1934, 5½ p.c.....	\$ 25,000 00	\$ 24,750 00
Carried out at market value.....		24,750 00
Cash at head office in Canada.....		3,146 85
Cash in banks, viz.:—		
Imperial Bank of Canada, Toronto.....	\$ 16,431 08	
Canadian Bank of Commerce, Vancouver, B.C.....	14,055 98	
Total cash in banks.....		30,487 06
Agents' balances and premiums uncollected, viz.:—		
Fire (\$1,309.43 on business prior to Oct. 1, 1921).....	\$ 42,757 72	
Automobile (A) (\$310.20 on business prior to Oct. 1, 1921).....	6,219 32	
Automobile (B) (\$276.41 on business prior to Oct. 1, 1921).....	3,739 04	
Hail (prior to Oct. 1, 1921).....	25,253 04	
Total.....		77,969 12
Gross assets.....		532,207 70
Deduct Assets not admitted.....		27,149 08
Net admitted assets in Canada.....		\$ 505,058 62

LIABILITIES IN CANADA

Net amount of fire claims, unadjusted.....	\$ 23,143 00
" " fire claims, resisted, in suit.....	2,000 00
" " fire claims, resisted, not in suit.....	300 00
" " automobile (A) claims, unadjusted.....	8,201 54
" " automobile (A) claims, resisted, not in suit.....	110 00
" " automobile (B) claims, unadjusted.....	8,675 52
Total amount of unsettled claims.....	\$ 42,430 06
Reserve of unearned premiums, viz.:—	
Fire.....	\$ 167,182 41
Automobile (A).....	34,169 60
Automobile (B).....	17,687 13
Total, \$219,039.14; carried out at 80 per cent.....	175,231 31
Taxes due and accrued, fire, \$3,975; other, \$4,600.54.....	8,575 54
Commission on profits.....	1,500 00
Total liabilities in Canada.....	\$ 227,736 91

SESSIONAL PAPER No. 8

BRITISH TRADERS—Continued.

INCOME IN CANADA

Premiums	Class of Business			
	Fire	Automobile (A)	Automobile (B)	Hail
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	321,978 39	78,826 43	48,627 31	120,390 94
Less reinsurance.....	4,864 71	980 87	308 49	12,216 92
Less return premiums.....	65,040 23	8,993 99	9,818 84	4,215 30
Total deduction.....	69,904 94	9,974 86	10,127 33	16,432 22
Net premiums written.....	252,073 45	68,851 57	38,499 98	103,958 72
Net premiums written for all classes of business.....				\$ 463,383 72
Interest earned on investments.....				3,123 14
Total income in Canada.....				<u>\$ 466,506 86</u>

EXPENDITURE IN CANADA

Claims	Class of Business			
	Fire	Automobile (A)	Automobile (B)	Hail
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross incurred for claims during the year.....	158,287 48	57,315 97	22,887 87	161,663 86
Less savings and salvage.....	142 02	12,103 50	1,136 75	
Less reinsurance.....				28,391 62
Net incurred for said claims.....	158,145 46	45,212 47	21,751 12	133,272 24
Total net incurred for claims for all classes of business.....				\$ 358,381 29
Adjustment expenses, fire, \$2,413.97; other, \$6,393.66.....				8,807 63
Commission and brokerage, fire, \$61,344.26; other, \$52,811.95.....				114,156 21
Paid for taxes, fire, \$7,347.26; other, \$4,754.11.....				12,101 37
*Salaries, fees and travelling expenses:—Salaries, Chief Agency, \$10,250.00; other, \$8,268.77; travelling expenses, chief agency, \$2,548.10; other, \$706.25; auditors' fees, \$388.35.....				22,161 47
†Miscellaneous expenditure, viz.:—Advertising, \$1,653.28; furniture and fixtures, \$1,025.51; legal expenses, \$601.70; maps and plans, \$467.78; postage, telegrams, telephones and express, \$1,743.50; printing and stationery, \$8,055.43; rents, \$2,571.60; underwriters' boards, associations, etc., \$6,654.81; sundries, \$1,834.80.....				24,608 41
Total expenditure in Canada.....				<u>\$ 540,216 38</u>

*(Of which \$9,571.87 belongs to Fire business.)

†(Of which \$14,430.28 belongs to Fire business.)

12 GEORGE V, A. 1922

BRITISH TRADERS—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA

Risks and Premiums	Class of Business		
	Fire		Automobile (A)
	Amount	Premiums	Premiums
	\$	\$ cts.	\$ cts.
Gross in force at end of 1929.....	25,093,447	310,194 28	64,674 29
Taken in 1921, New and Renewed.....	25,809,997	321,978 39	78,826 43
Totals.....	50,903,444	632,172 67	143,500 72
Less ceased.....	24,878,200	303,919 21	74,180 66
Gross in force at end of 1921.....	26,025,244	328,253 46	69,320 06
Less reinsured.....	789,957	5,423 22	980 87
Net in force at end of 1921.....	25,235,287	322,830 24	68,339 19

Risks and Premiums	Class of Business	
	Automobile (B)	Hail
	Premiums	Premiums
	\$ cts.	\$ cts.
Gross in force at end of 1919.....	54,022 65	.....
Taken in 1920, New and Renewed.....	48,627 31	120,390 94
Totals.....	102,649 96	120,390 94
Less ceased.....	66,967 21	.....
Gross in force at end of 1920.....	35,682 75	.....
Less reinsured.....	308 49	.....
Net in force at end of 1920.....	35,374 26	.....

(For General Business Statement, see Appendix)

SESSIONAL PAPER No. 8

CALEDONIAN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

General Manager, R. HILL STEWART—Secretary, T. McMASTER—Principal Office, Edinburgh, Scotland—Manager in Canada, J. G. BORTHWICK—Head Office in Canada, Montreal.

(Organized in 1805. Incorporated June 18, 1846. Commenced business in Canada, February, 1883)

CAPITAL

Amount of joint stock capital authorized, £1,000,000	\$ 4,866,666 67
Amount subscribed, £537,500	2,615,833 33
Amount paid thereon in cash, £107,500	<u>523,166 67</u>

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Market value of bonds and debts on deposit with Receiver General (<i>For details, see Schedule A</i>)	\$ 565,908 01
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Other Assets in Canada

Cash in banks:—	
Molsons Bank, Montreal (Manager's account)	\$ 6,487 38
Molsons Bank, Montreal (deposit account)	41,818 40
Molsons Bank, Vancouver, B.C.	1,421 22
Sterling Bank of Canada, Winnipeg (N.W. Branch)	<u>3,285 28</u>
Total cash in banks	53,012 28
Agents' balances and premiums uncollected (\$851.02 was on business issued prior to Oct. 1, 1921)	51,739 29
Office furniture and plans	<u>15,000 00</u>
Gross assets in Canada	\$ 685,659 58
Deduct assets not admitted	<u>15,851 02</u>
Net admitted assets	<u>\$ 669,808 56</u>

LIABILITIES IN CANADA

Net amount of claims, unadjusted	\$ 29,006 45
Net amount of claims, resisted, in suit (accrued in previous years)	<u>10,000 00</u>
Total net amount of unsettled claims	\$ 39,006 45
Reserve of unearned premiums, \$416,517.39; carried out at 80 per cent.	333,213 91
Taxes due and accrued	<u>8,766 30</u>
Total liabilities in Canada	<u>\$ 380,986 66</u>

INCOME IN CANADA

Gross premiums written	\$ 659,615 76
Deduct reinsurances, \$106,124.06; return premiums, \$89,027.26	<u>195,151 32</u>
Net premiums written	\$ 464,464 44
Interest earned on investments	<u>31,982 38</u>
Total income in Canada	<u>\$ 496,446 82</u>

12 GEORGE V, A. 1922

CALEDONIAN—Continued.

EXPENDITURE IN CANADA

Gross losses incurred during the year.....	\$	297,620 70	
Less reinsurance ceded.....		48,898 45	
Total net amount incurred for losses.....	\$	248,722 25	
Adjustment expenses.....		5,576 47	
Commission and brokerage.....		89,533 73	
Commission on profits.....		481 15	
Taxes.....		75,277 72	
Salaries, Fees and Travelling Expenses:—Salaries of Chief agency, \$54,992.47; fees of auditors, \$750; travelling expenses of chief agency, \$7,402.31.....		63,144 78	
Miscellaneous Expenditure, viz.:—Advertising, \$807.28; furniture and fixtures, \$346.72; legal expenses, \$243.51; maps and plans, \$3,029.37; postage, telegrams, telephones and express, \$2,401.76; printing and stationery, \$4,625.60; rents, \$6,269.33; underwriters' boards, associations, etc., \$5,904.53; charges, telephones, express, etc., \$2,743.63.....		26,371 73	
Total expenditure.....	\$	509,107 83	

RISKS AND PREMIUMS IN CANADA

	Amount	Premiums
Gross policies in force at end of 1920.....	\$ 85,154,199	\$ 949,783 40
Taken during 1921—new.....	40,928,777	462,220 58
renewed.....	18,025,079	197,395 18
Total.....	\$ 144,108,055	\$ 1,609,404 16
Less ceased.....	58,624,347	660,233 42
Gross in force at end of 1921.....	\$ 85,483,708	\$ 949,170 74
Less reinsured.....	12,199,393	134,329 27
Net in force at end of 1921.....	\$ 73,284,315	\$ 814,841 47

SCHEDULE B

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value	Market value
Dominion of Canada Victory Loan, 1934, 5½ p.c.....	\$ 26,000 00	\$ 25,740 00
British Treasury Bonds, 1929, 5½ p.c.....	14,600 00	13,432 00
British National War bonds, 1923, 5 p.c.....	82,733 33	77,769 33
British National War Bonds, 1924, 5 p.c.....	38,933 33	36,597 33
South Australian Govt. Script. Cert., 1921/1923, 5 p.c.....	48,666 67	44,286 67
<i>Cities—</i>		
Calgary, 1927, 4½ p.c.....	15,000 00	13,650 00
Edmonton, 1932, 4½ p.c.....	11,680 00	9,811 20
Edmonton, 1952, 4½ p.c.....	8,760 00	6,307 20
Hamilton, 1934, 4 p.c.....	48,666 66	41,366 66
Montreal perm. deb. stock, 3 p.c.....	15,086 67	7,995 93
Montreal stock, 1932, 4 p.c.....	48,666 67	41,853 33
Montreal (St. Henri), 1953, 4½ p.c.....	30,000 00	24,900 00
Montreal (St. Louis), 1948, 4½ p.c.....	10,000 00	8,400 00
Toronto, 1924, 4 p.c.....	13,972 20	13,413 31
Toronto, 1925, 4 p.c.....	38,933 33	36,986 66
Point Grey (Municipality) 1960, 4½ p.c.....	21,413 33	15,631 73
<i>Schools—</i>		
Montreal, R.C., 1926, 4 p.c.....	15,000 00	13,800 00
Quebec, R.C., 1947, 4½ p.c.....	15,000 00	12,300 00
<i>Miscellaneous—</i>		
Canada Landed and National Inv. Co., 1921, 5½ p.c.....	24,333 33	24,533 33
Canada Permanent Mtge. Corp., 1922, 5½ p.c.....	24,333 33	24,333 33
Eastern Canada Loan and Savings Co., 1922, 5½ p.c.....	14,600 00	14,600 00
Mortgage Corp. of Nova Scotia (formerly Acadia Loan Corp.), 1922, 5½ p.c.....	9,733 33	9,733 33
Toronto Mtge. Corp., 1924, 5½ p.c.....	9,733 33	9,733 33
Toronto Mtge. Corp., 1925, 5½ p.c.....	12,166 67	12,166 67
Toronto Mtge. Corp., 1922, 5½ p.c.....	14,600 00	14,600 00
Toronto Mtge. Corp., 1923, 5½ p.c.....	12,166 67	12,166 67
Total on deposit with Receiver General.....	\$ 624,778 85	\$ 565,908 01

CALEDONIAN—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

FIRE INSURANCE ACCOUNT

Amount of Fire Insurance Fund at the beginning of the Year:—			
Reserve for Unexpired Risks.....	£ 368,082	0	0
Additional Reserve.....	250,000	0	0
Premiums.....	£ 1,347,991	10	5
Less Re-insurance Premiums.....	501,184	2	8
Interest, Dividends, and Rents (less Income Tax).....			
Claims under Policies paid and outstanding.....			£ 484,646
Commission.....			157,611
Expenses of Management.....			183,022
Contributions to Fire Brigades.....			2,366
Carried to Profit and Loss Account.....			81,542
Amount of Fire Insurance Fund at the end of the Year, as per General Balance-Sheet:—			
Reserve for Unexpired Risks, being 40 per cent of Premium Income for the year.....		£ 338,722	0
Additional Reserve.....		250,000	0
			588,722
			£ 1,497,910

PROFIT AND LOSS ACCOUNT

Balance of last year's Account.....	£166,713 13 1	Dividend paid (<i>less</i> Income Tax).....	£ 26,337 10 0
Interest, Dividends, and Rents (<i>less</i> Income Tax) not carried to other Accounts.....	13,909 8 11	Bad and Doubtful Debts.....	177 17 11
Transfer Fees.....	18 12 6	Provision for Outstanding Taxes.....	26,885 0 0
Transferred from:—		Carried to General Reserve Fund.....	50,000 0 0
Fire Insurance Account.....	£ 81,542 18 9	Balance, as per General Balance-Sheet.....	185,834 5 4
Employers' Liability Insurance Account.....	12,000 0 0		
Marine Insurance Account.....	15,000 0 0		
	108,542 18 9		
	£289,184 13 3		£289,184 13 3

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CALEDONIAN—Concluded.

BALANCE-SHEET

<i>Liabilities</i>		<i>Assets</i>	
Shareholders' Capital, £537,500 in 21,500 Shares of £25, with £5 paid on each: total amount paid.....	£	Loans on Company's Policies within their Surrender Values.....	£
Fire Insurance Fund.....	107,500 0 0	Mortgages on Property out of the United Kingdom.....	66,403 0 0
Accident Insurance Fund.....	588,722 0 0	Investments—	
Employers' Liability Insurance Fund.....	5,902 13 4	British Government Securities.....	443,779 18 5
Annuities Certain and Leasehold Redemption Fund.....	51,482 9 11	Indian and Colonial Government Securities.....	33,160 14 11
General Insurance Fund.....	22,089 7 0	Indian and Colonial Municipal Securities.....	48,040 0 0
Marine Insurance Fund.....	58,273 2 1	Foreign Government Securities.....	312,235 13 7
General Reserve Fund.....	196,099 3 7	Foreign Provincial Securities.....	16,853 0 0
Profit and Loss Account.....	50,000 0 0	Foreign Municipal Securities.....	130,414 15 10
	185,834 5 4	Railway and other Debentures and Debenture Stocks—	
	£1,265,903 1 3	Home and Foreign.....	160,903 8 6
Claims admitted or intimated but not paid:—		Railway and other Preference and Guaranteed Stocks.....	24,399 14 11
Fire Insurance.....	£ 112,893 12 9	Railway and other Ordinary Stocks.....	5,710 8 0
General Insurance.....	13,506 2 9	Fee-Duties and Ground Annuals.....	79,297 18 11
Marine Insurance.....	129,224 19 10	Agents' Balances.....	252,038 5 3
		Outstanding Premiums.....	58 14 11
Due to Insurance Companies.....	255,624 15 4	Outstanding Interest, Dividends, and Rents.....	1,271 13 4
Unclaimed Dividends.....	77,254 5 4	Interest accrued but not payable.....	14,333 18 10
Expenses and Commission Outstanding and Provision for Outstanding Taxes.....	3,278 16 10	Cash in hand and on Current Account.....	68,818 9 0
Sundry Balances due by the Company.....	74,692 12 0	Office Furniture and Maps.....	5,268 0 0
	4,790 6 8	Due by Life Department.....	18,395 3 0
	£1,681,543 17 5		£1,681,543 17 5

LIFE DEPARTMENT

LIFE DEPARTMENT

Liabilities as per separate Balance-Sheet.....	4,451,118 17 8	Assets as per separate Balance-Sheet.....	4,451,118 17 8
	£6,132,662 15 1		£6,132,662 15 1

SESSIONAL PAPER No. 8

CALEDONIAN-AMERICAN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

President, C. H. POST—Secretary, MILWARD PRAIN—Principal Office, New York, N.Y.—Chief Agent in Canada, J. G. BORTHWICK—Head Office in Canada, Montreal, Que.

(Incorporated, 1897. Dominion license issued February 10, 1920)

CAPITAL

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 200,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bond on deposit with Receiver General, viz.:—

	Par value	Market value
Dominion of Canada Victory Loan, 1934, 5½ p.c.....	\$ 50,000 00	\$ 49,500 00
Carried out at market value.....		\$ 49,500 00

Other Assets in Canada

Cash in Banks, viz:

Cash in Bank of Montreal, Montreal.....	\$ 2,804 61
Cash in Bank of Montreal, Winnipeg.....	1,012 97
Cash in Bank of Montreal, Vancouver.....	487 93

Total cash in banks.....	4,305 51
Agents' balances and premiums uncollected (\$56.12 written prior to Oct. 1, 1921).....	9,820 50
Office furniture and plans.....	2,180 27

Gross assets in Canada.....	\$ 65,806 28
Deduct assets not admitted.....	2,236 39

Total assets in Canada.....	\$ 63,569 89
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LIABILITIES IN CANADA

Total net amount of claims, unadjusted.....	\$ 2,302 07
Reserve of unearned premiums, \$50,114.60; carried out at 80 p.c.....	40,091 68
Taxes due and accrued.....	1,419 84

Total liabilities in Canada.....	\$ 43,813 59
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INCOME IN CANADA

Gross premiums written.....	\$ 127,363 45
Deduct reinsurance ceded, \$45,757.32; return premiums, \$16,615.75....	62,373 07
Net premiums written.....	\$ 64,990 38
Interest earned on investment.....	3,752 51

Total income in Canada.....	\$ 68,742 89
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12 GEORGE V, A. 1922

CALEDONIAN-AMERICAN—Continued.

EXPENDITURE IN CANADA

Gross losses incurred during the year.....	\$ 51,192 60	
Deduct reinsurances.....	34,363 10	
Net losses incurred.....		\$ 16,829 50
Adjustment expenses.....		304 73
Commission on profits.....		1,387 29
Commission or brokerage.....		10,832 29
Taxes.....		4,017 65
Chief agency salaries, \$6,485.60; travelling expenses, \$756.18; auditors' fees, \$100.....		7,341 78
Miscellaneous expenditure, viz.:—Underwriters' Boards, Tariff Associations, etc., \$893.18; legal expenses, \$31.49; rents, \$606.42; printing and stationery, \$446.22; postage and telegrams, \$258.30; advertising, \$123.56; furniture and fixtures, \$31.48; maps and plans, \$311.63; sundry, \$288.13.....		2,990 41
Total expenditure in Canada.....	\$ 43,703 65	

RISKS AND PREMIUMS IN CANADA

Risks and Premiums	Fire	
	Amount	Premiums
	\$	\$ cts.
Gross in force at end of 1920.....	5,277,760	59,218 68
Taken in 1921, New.....	10,216,334	119,896 76
Renewed.....	949,525	7,466 69
Totals.....	16,443,619	186,582 13
Less ceased.....	5,312,199	56,624 43
Gross in force at end of 1921.....	11,131,420	129,957 70
Less reinsured.....	4,365,264	51,950 96
Net in force at end of 1921.....	6,766,156	78,006 74

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

LEDGER ASSETS

Book value of bonds and stocks.....	\$ 675,668 99
Cash on hand, in trust companies and in banks.....	36,021 88
Agents' balances and bills receivable.....	31,874 79
Reinsurance due on paid losses.....	952 65
Total.....	\$ 744,518 31

NON-LEDGER ASSETS

Interest accrued.....	5,425 70
Market value of bonds and stocks over book value.....	2,561 01
Gross assets.....	\$ 752,505 02
Deduct assets not admitted.....	4,934 08
Total admitted assets.....	\$ 747,570 94

LIABILITIES

Total net amount of unpaid claims.....	\$ 19,539 79
Expenses of investigation and adjustment of losses.....	600 00
Unearned premiums.....	243,342 78
Salaries, rents, etc., due or accrued.....	500 00
Federal, state and other taxes due or accrued (estimated).....	6,000 00
Contingencies—reserve.....	5,000 00
Total liabilities (excluding capital stock).....	\$ 274,982 57
Capital stock paid in cash.....	200,000 00
Surplus over all liabilities.....	272,588 37
Total liabilities.....	\$ 747,570 94

SESSIONAL PAPER No. 8

CALEDONIAN-AMERICAN—*Concluded.*

INCOME

Net cash received for premiums.....	\$ 269,421 38
Interest and dividends.....	29,236 53
Total income.....	<u>\$ 298,657 91</u>

DISBURSEMENTS

Net amount paid for claims.....	\$ 83,881 21
Expenses of adjustment and settlement of claims.....	1,772 26
Dividends to stockholders.....	20,000 06
Commission or brokerage.....	64,389 21
Field supervisory expenses.....	5,511 39
Salaries, fees and all other charges of officers, directors, trustees and home office employees	20,384 10
Rents.....	2,003 42
Inspections and surveys (including underwriters' boards and tariff associations).....	3,843 84
Federal taxes.....	4,007 68
State taxes on premiums, insurance department licenses and fees.....	10,793 06
All other disbursements.....	6,222 68
Total disbursements.....	<u>\$ 222,808 85</u>

RISKS AND PREMIUMS

FIRE RISKS

Written or renewed during the year.....	\$ 56,964,863 00
Premiums thereon.....	558,747 05
Terminated during the year.....	10,396,002 00
Premiums thereon.....	103,222 89
Net in force, December 31, 1921.....	29,037,123 00
Premiums thereon.....	<u>277,098 72</u>

THE CALIFORNIA INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

President, C. J. HOLMAN—Secretary, GEO. W. BROOKS—Principal Office, San Francisco, Cal.—
Chief Agent in Canada, A. W. ROSS—Head Office in Canada, Vancouver.

(Incorporated, 1861. Dominion license issued November 8, 1912)

CAPITAL

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 1,000,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Market value of bonds and debentures on deposit with Receiver General (*For details see
Schedule B*).....\$ 85,068 00

Other Assets in Canada

Cash in banks, viz.:—

Royal Bank of Canada, Vancouver, B.C.....	\$ 9,220 78
Canadian Bank of Commerce, Winnipeg, Man.....	3,738 84
Union Bank of Canada, Vancouver, B.C.....	1,087 14
Bank of Toronto, Toronto, Ont.....	4,639 44

Total cash in banks.....	18,686 20
Interest accrued.....	1,375 57
Agents' balances and premiums uncollected (\$905.20 business prior to Oct. 1, 1921).....	15,400 80
Deposited with Western Can. Grain Growers Assoc., Winnipeg.....	1,000 00

Gross assets in Canada.....	\$ 121,530 57
Deduct assets not admitted.....	905 20

Net admitted assets.....	\$ 120,625 37
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LIABILITIES IN CANADA

Total net amount of claims, unadjusted.....	\$ 5,751 14
Reserve of unearned premiums, \$68,858.38; carried out at 80 per cent.....	55,086 70
Salaries, rent, etc., due and accrued.....	1,000 00
Taxes due and accrued.....	2,751 34
Reinsurance premiums.....	688 35

Total liabilities in Canada.....	\$ 65,277 53
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INCOME IN CANADA

Gross premiums written.....	\$ 134,738 42
Deduct reinsurances, \$6,254 18; return premiums, \$20,745.42.....	26,999 60
Net premiums written.....	\$ 107,738 82
Interest earned on investments.....	7,053 46
Total income in Canada.....	\$ 114,792 28

EXPENDITURE IN CANADA

Gross incurred for claims occurring during the year.....	\$ 47,957 59
Less licensed reinsurance.....	1,250 17
Net amount incurred for said claims.....	\$ 46,707 42

SESSIONAL PAPER No. 8

THE CALIFORNIA—Continued.

EXPENDITURE IN CANADA—Concluded

Net amount incurred for claims	\$ 46,707 42
Adjustment expenses	1,043 97
Commission or brokerage	24,747 59
Commission on profits	1,887 41
Taxes	6,724 90
Incurred for salaries, fees and all other charges of officials, viz.:—Salaries and bonuses of chief agency officials, \$2,813.75; do., other, \$1,122.70; travelling expenses, officials, \$382.49; other, \$130.17; auditors' fees, \$72.34	4,521 45
Miscellaneous expenditure, viz.: Maps and plans, \$578.88; postage, telegrams, express and exchange, \$474.98; printing and stationery, \$367.08; legal expenses, \$2.65; underwriters' boards, tariff associations, etc., \$2,124.36; advertising, \$9.35; sundries, \$713.20; furniture and fixtures, \$44.23; rents, \$298.94	4,613 67
Total expenditure in Canada	<u>\$ 90,246 41</u>

RISKS AND PREMIUMS IN CANADA

	Amount	Premiums
Gross policies in force at end of 1920	\$ 11,297,716	\$ 142,272 56
Taken during 1921, new and renewed	13,100,157	134,738 42
Total	\$ 24,397,873	\$ 277,010 98
Deduct terminated	11,918,403	130,793 68
Gross in force at end of 1921	\$ 12,479,470	\$ 146,217 30
Deduct reinsured	1,139,723	14,180 94
Net in force at end of 1921	<u>\$ 11,339,747</u>	<u>\$ 132,036 36</u>

SCHEDULE B

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value	Market value
Dominion of Canada Victory Bonds, 1934, 5½ p.c.	\$ 15,700 00	\$ 15,543 00
Dominion of Canada, Victory Loan, 1933, 5½ p.c.	13,000 00	13,195 00
Dominion of Canada War Loan, 1931, 5 p.c.	1,000 00	970 00
Province of Saskatchewan, 1932, 5 p.c.	5,000 00	4,900 00
<i>Cities—</i>		
Brandon, Man., 1952, 4½ p.c.	10,000 00	7,600 00
Brantford, Ont., 1944, 5 p.c.	6,000 00	5,460 00
Calgary, Alta., 1927, 4½ p.c.	10,000 00	9,100 00
New Westminster, B.C., 1931, 4½ p.c.	10,000 00	8,600 00
<i>District—</i>		
North Vancouver, B.C., 1961, 5 p.c.	10,000 00	7,900 00
Oak Bay, B.C., 1962, 5 p.c.	5,000 00	4,100 00
<i>School—</i>		
Winnipeg, 1943, 4 p.c.	10,000 00	7,700 00
Total on deposit with Receiver General	<u>\$ 95,700 00</u>	<u>\$ 85,068 00</u>

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

LEDGER ASSETS

Book value of real estate	\$ 608,512 90
Mortgage loans on real estate, first liens	604,517 23
Loans secured by pledge of bonds, stocks, etc.	10,000 00
Book value of bonds and stocks owned by the company	1,311,171 27
Cash on hand, in trust companies and in banks	263,342 93
Agents' balances	369,612 08
Bills receivable	3,995 05
Deposit with Western Canada Grain Growers Assoc.	1,000 00
Losses recoverable from reinsurance	21,115 92
Deposit with State of Alabama	500 00
Total ledger assets	<u>\$ 3,193,767 38</u>

12 GEORGE V, A. 1922

THE CALIFORNIA—*Concluded.*

NON-LEDGER ASSETS

Interest due and accrued.....	\$ 29,753 28
Market value of real estate over book value.....	4,400 53
Gross assets.....	\$ 3,227,921 19
Deduct assets not admitted.....	84,392 64
Total admitted assets.....	<u>\$ 3,143,528 55</u>

LIABILITIES

Net amount of unpaid claims.....	\$ 211,623 58
Total unearned premiums.....	1,404,858 12
Federal, state and other taxes due or accrued (estimated).....	55,000 00
Salaries, rents, etc., due or accrued.....	5,000 00
Commission, brokerage and other charges, due or to become due to agents and brokers....	5,000 00
Interest received in advance.....	652 35
Estimated expenses of investigation and adjustment of losses.....	5,000 00
Total liabilities, excluding capital stock.....	\$ 1,687,134 05
Capital stock paid in cash.....	1,000 00 00
Surplus over all liabilities.....	456,394 50
Total liabilities.....	<u>\$ 3,143,528 55</u>

INCOME

Net cash received for premiums.....	\$ 1,754,907 96
Received for interest, dividends and rents.....	115,416 22
Income from all other sources.....	6,638 69
Gross profit on sale or maturity of bonds.....	10,825 73
Total income.....	<u>\$ 1,887,788 60</u>

DISBURSEMENTS

Net amount paid during the year for claims.....	\$ 1,204,626 34
Expenses of adjustment and settlement of claims.....	64,533 32
Rents.....	12,993 41
Allowances to agencies for miscellaneous agency expenses.....	355,292 93
Salaries, fees and all other charges of officers, directors, trustees and home office employees	164,971 12
Inspections, surveys, underwriters' boards and tariff associations.....	35,776 04
Federal taxes.....	24,760 53
State taxes on premiums, Insurance Department licenses and fees.....	70,967 53
Field supervisory expenses.....	85,300 02
Gross decrease by adjustment in book value of bonds and stocks.....	1,676 50
All other disbursements.....	104,701 38
Total disbursements.....	<u>\$ 2,125,599 12</u>

RISKS AND PREMIUMS

FIRE RISKS

Amount of risks written or renewed during the year.....	\$ 309,361,377 00
Premiums thereon.....	3,455,214 06
Amount of policies terminated.....	97,334,348 00
Premiums thereon.....	994,648 67
Net amount in force at December 31, 1921.....	125,033,134 00
Premiums thereon.....	<u>1,464,770 21</u>

SESSIONAL PAPER No. 8

THE CANADA ACCIDENT AND FIRE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

President, S. H. EWING—Vice-President, Hon. N. CURRY—Secretary, T. H. HUDSON.
Principal Office, Montreal.

(Incorporated, June 23, 1887, by 50-51 Vic., cap 106; amended in 1899 by 62-63 Vic., cap .98. On August 31, 1911, the power of the company was extended to include guarantee insurance, under the provisions of section 81 of the Insurance Act, 1910, on November 6, 1914, its power was further extended to include burglary insurance under the provisions of the said section. On April 5, 1916, its power was further extended to include fire insurance under the provisions of the said section and on June 28, 1917, its power was still further extended to include automobile insurance under the provisions of the said section. Dominion license issued September 10, 1888.)

CAPITAL

Amount of capital authorized and subscribed.....	\$ 500,000 00
Amount paid thereon in cash.....	43,320 00

(For List of Shareholders, see Appendix)

ASSETS

Mortgage loans on real estate, first liens.....	\$ 7,784 59
Book value of bonds and debts. (For details, see Schedule B).....	516,202 23
Book value of stock. (For details, see Schedule C).....	19,400 00
Cash at head office and branches.....	12 29
Cash on deposit with Manitoba Workmen's Compensation Board.....	5,000 00
Cash on deposit with Western Canada Grain Growers Association.....	1,000 00
Cash in banks, viz.:—	
Molsons Bank, Montreal, savings account, \$24,375.24; current account, \$33,945.06.....	\$ 58,320 30
Molsons Bank, Winnipeg.....	12,339 69
Molsons Bank, Vancouver.....	7,515 33
Bank of Hochelaga, Montreal.....	5,400 74
Bank of Nova Scotia, St. John, N.B.....	3,334 49
Royal Bank, St. John, N.B.....	1,526 16
Bank of Commerce, Montreal.....	8,186 78
Total cash in banks.....	96,623 49
Balance with Associated Companies, Manitoba.....	3,300 91
Interest due, \$1,125; accrued, \$3,802.76.....	4,927 76
Agents' balances and premiums uncollected, viz.:—	
Fire (\$1,039.12 on business prior to Oct. 1, 1921).....	\$ 30,291 31
Accident (\$499.60 on business prior to Oct. 1, 1921).....	8,063 92
Automobile (A), (\$347.26 on business prior to Oct. 1, 1921).....	5,174 18
Automobile (B), (\$568.26 on business prior to Oct. 1, 1921).....	6,895 14
Burglary (\$42.80 on business prior to Oct. 1, 1921).....	1,882 95
Guarantee (\$76.65 on business prior to Oct. 1, 1921).....	2,904 00
Liability (\$346.76 on business prior to Oct. 1, 1921).....	8,749 63
Plate Glass (\$72.15 on business prior to Oct. 1, 1921).....	4,026 50
Sickness (\$440.40 on business prior to Oct. 1, 1921).....	6,885 88
Total.....	\$ 74,873 51
Less commission.....	8,194 29
Net amount of agents' balances and premiums uncollected.....	66,679 22
Plans.....	1,700 00
Amount due for reinsurance losses.....	2 50
All other non-ledger assets.....	1,113 14
Gross assets.....	\$ 723,746 13
Deduct assets not admitted.....	4,655 49
Total admitted assets.....	\$ 719,090 64

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THE CANADA ACCIDENT—Continued.

LIABILITIES

Net amount of fire claims, unadjusted (\$45 accrued prior to 1921).....	\$	5,111	27
Net amount of accident claims, unadjusted (\$500 accrued prior to 1921).....		11,365	00
* Net amount of automobile (A) claims, unadjusted.....		7,330	00
{ Net amount of automobile (A) claims, resisted, in suit.....		1,300	00
{ Net amount of automobile (B) claims, unadjusted.....		9,321	00
Net amount of burglary claims, unadjusted.....		4,015	00
Net amount of guarantee claim, unadjusted.....		9,139	00
Net amount of liability claims, unadjusted (\$9,650 accrued prior to 1921).....		27,547	63
Net amount of plate glass claims, unadjusted (\$595 accrued prior to 1921)...		2,033	00
Net amount of sickness claims, unadjusted.....		2,035	00
Total net amount of unsettled claims.....	\$	79,196	90
Present value of liability claims payable by instalments not yet due.....		2,000	00
Reserve of unearned premiums, viz:—			
Fire.....	\$	93,368	35
Accident.....		24,828	71
Automobile (A).....		23,879	50
Automobile (B).....		36,772	83
Burglary.....		7,238	04
Guarantee.....		13,397	58
Liability.....		12,320	66
Plate Glass.....		17,232	13
Sickness.....		16,213	53
Total reserve, \$245,251.33; carried out at 80 per cent.....		196,201	06
Due and accrued for taxes.....		10,683	43
Reserve and unpaid losses under unlicensed fire reinsurance, unsecured.....		36,853	60
Reinsurance premiums: fire, \$1,502.65; accident, \$309.64; automobile (A), \$283.91; automobile (B), \$362.29; burglary, \$147.05; liability—\$260.14; guarantee—\$154.23; sickness, \$233.44; total, \$2,424.61 less commission, carried out at.....		1,757	85
Investment Reserve Fund.....		39,880	54
Special reserve for automobile (A) claims.....		15,000	00
Balance due Treaty reinsurance company.....		194	59
All other liabilities.....		357	59
Total liabilities.....	\$	382,125	56
Excess of assets over all liabilities.....	\$	336,965	08
Capital stock paid in cash.....		43,320	00
Surplus of assets over all liabilities and paid up capital.....	\$	293,645	08

INCOME

Premiums	Class of Business			
	Fire	Accident	Auto- mobile (A.)	Auto- mobile (B.)
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	285,718 23	77,003 18	81,433 24	113,343 01
Less reinsurance.....	107,815 27	5,704 90	11,025 69	6,238 51
Less return premiums.....	50,409 12	18,607 49	18,304 94	28,417 88
Total deduction.....	158,224 39	24,312 39	29,330 63	34,656 39
Net premiums written.....	127,493 84	52,690 79	52,102 61	78,686 62

*\$2,825 of all unsettled automobile claims accrued prior to Oct. 1, 1921.

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THE CANADA ACCIDENT—Continued.

INCOME—Concluded.

Premiums	Class of Business				
	Burglary	Guarantee	Liability	Plate Glass	Sickness
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written....	23,723 19	47,655 81	83,211 68	50,043 66	52,083 05
Less reinsurance.....	3,561 55	3,490 64	7,081 79		2,802 51
Less return premiums.....	5,628 48	12,464 30	12,029 53	17,410 18	17,552 66
Total deduction.....	9,190 03	15,954 94	19,111 32		20,355 17
Net premiums written.....	14,533 16	31,700 87	64,100 36	32,633 48	31,727 88
Net premiums written for all classes of business.....					\$ 485,669 61
Interest earned on investments.....					28,914 91
Profit on sale of bonds.....					145 00
Total income.....					\$ 514,729 52

EXPENDITURE

Losses	Class of Business				
	Fire	Accident	Automobile (A)	Automobile (B)	Burglary
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year.....	100,918 88	35,057 43	51,643 27	28,835 27	10,927 48
Less salvage.....	165 28				
Less reinsurance.....	54,602 86	1,128 35	13,705 58	1,172 31	343 92
Total deduction.....	54,768 14				
Net losses incurred.....	46,150 74	33,929 08	37,937 69	27,662 96	10,583 56
Losses	Class of Business				
	Guarantee	Liability	Plate Glass	Sickness	
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Gross losses incurred during the year.....	11,203 98	4,938 31	7,603 40	18,080 11	
Less reinsurance.....		1,091 81		2,925 34	
Net losses incurred	11,203 98	3,846 50	7,603 40	15,154 77	
Total net claims incurred for all classes of business.....					\$ 194,072 68
Adjustment expenses, fire, \$1,154.87; other, \$21,801.45.....					22,956 32
Dividends declared to stockholders.....					4,332 00
Commission and brokerage.....					103,761 55
Taxes.....					22,158 53
*Salaries, Fees and Travelling Expenses:—Salaries:—Chief Agency, \$38,756.67; general and special agents, \$23,645.21; fees:—directors, \$2,600; auditors, \$125.49; travelling expenses: chief agency, \$11,199.97.....					76,327 34
†Miscellaneous Expenditure, viz.:—Advertising, \$1,319.09; furniture and fixtures, \$547.02; inspections, \$166.24; legal expenses, \$160.17; maps and plans, \$319.02; postage, telegrams, telephones and express, \$3,054.15; printing and stationery, \$6,920.14; rents and light, \$5,947.51; underwriters' boards, associations, etc., \$5,163.95; sundry, \$13,490.70.....					37,087 99
Total expenditure.....					\$ 460,696 41

*(Of which \$30,661.26 belongs to Fire business.)

†(Of which \$16,349.72 belongs to Fire business.)

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THE CANADA ACCIDENT—Continued.

STATEMENT OF REINSURANCES OF CANADIAN BUSINESS IN COMPANIES NOT
LICENSED UNDER THE INSURANCE ACT

Amount of reinsurance premiums ceded to unlicensed companies.....	\$	85,035 08
Amount of commission thereon.....		25,510 52
Amount of losses incurred by said companies.....		47,666 77
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$44,037.69; carried out at 80 per cent.....		35,230 15
Amount of losses due and recoverable from such companies.....		1,818 04
Amount of cash or other securities held as security for recovery of losses.....		194 59

SUMMARY OF RISKS AND PREMIUMS

Risks and Premiums	Class of Business			
	Fire		Accident	Automobile (A)
	Amount	Premiums	Premiums	Premiums
	\$	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	27,218,148	300,649 51	56,740 86	51,015 94
Taken in 1921, new and renewed.....	24,820,227	285,718 23	77,003 18	81,433 24
Totals.....	52,038,375	586,367 74	133,744 04	132,449 18
Less ceased.....	28,735,255	297,621 90	78,334 61	73,867 22
Gross in force at end of 1921.....	23,303,120	288,745 84	55,409 43	58,581 96
Less reinsured.....	11,541,769	114,150 15	5,752 01	10,822 96
Net in force at end of 1921.....	11,761,351	174,595 69	49,657 42	47,759 00

Premiums	Class of Business		
	Automobile (B)	Burglary	Liability
	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	65,305 17	10,534 61	44,535 45
Taken in 1921, new and renewed.....	113,343 01	23,723 19	83,211 68
Totals.....	178,648 18	34,257 80	127,747 13
Less ceased.....	99,064 09	16,661 69	100,365 15
Gross in force at end of 1921.....	79,584 09	17,596 11	27,381 98
Less reinsured.....	6,038 43	3,029 01	2,784 10
Net in force at end of 1921.....	73,545 66	14,567 10	24,597 88

Premiums	Class of Business		
	Guarantee	Plate Glass	Sickness
	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	20,590 57	41,650 50	37,318 92
Taken in 1921, new and renewed.....	47,655 81	50,043 66	52,083 05
Totals.....	68,246 38	91,694 16	89,401 97
Less ceased.....	38,572 43	56,312 80	54,073 24
Gross in force at end of 1921.....	29,673 95	35,381 36	35,328 73
Less reinsured.....	2,878 79	2,901 66
Net in force at end of 1921.....	26,795 16	35,381 36	32,427 07

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THE CANADA ACCIDENT—Continued.

SCHEDULE B

Bonds and debentures owned by the company, viz.:—

On deposit with Receiver General.

	Par value	Book value	Market value
<i>Governments—</i>			
Dom. of Canada War Loan, 1925, 5 p.c.....\$	11,000 00	\$ 10,654 05	\$ 10,670 00
Prov. of Manitoba, 1947, 4 p.c.....	6,000 00	5,490 00	4,560 00
Prov. of New Brunswick, 1938, 3 p.c.....	9,733 33	7,592 00	6,910 00
<i>Cities—</i>			
Fort William, 1933, 5 p.c.....	15,000 00	14,550 00	13,350 00
Montreal (St. Henri), 1951, 4½ p.c.....	8,000 00	7,840 00	6,640 00
Montreal (St. Louis), 1937, 4 p.c.....	10,000 00	9,125 00	8,300 00
Montreal (St. Louis), 1929, 4½ p.c.....	5,000 00	4,925 00	4,600 00
Montreal (St. Paul), 1949, 4½ p.c.....	13,000 00	12,675 00	10,790 00
Montreal (St. Paul), 1950, 4½ p.c.....	25,000 00	24,375 00	20,750 00
Winnipeg, 1938, 4 p.c.....	15,000 00	13,500 00	12,300 00
<i>Town—</i>			
St. Lambert, Que., 1954, 5½ p.c.....	30,000 00	30,505 00	27,900 00
<i>Schools—</i>			
School Com'rs of St. Edouard of Fraserville, 1940, 5 p.c.....	23,000 00	21,390 00	20,010 00
Montreal West, 1954, 5 p.c.....	6,000 00	5,340 00	5,340 00
Westmount, Que., 1952, 5 p.c.....	6,000 00	5,880 00	5,220 00
Total on deposit with Receiver General.....\$	182,733 33	\$ 173,841 05	\$ 157,340 00

Held by the Company—

<i>Government—</i>			
Dom. of Can. inscribed stock, 1909/1934, 3½ p.c.....	37,960 00	34,164 00	26,952 00
Dom. of Can. War Loan, 1925, 5 p.c.....	14,000 00	13,559 70	13,580 00
Dom. of Can. War Loan, 1931, 5 p.c.....	25,000 00	24,375 00	24,750 00
Dom. of Can. Victory Loan, 1933, 5½ p.c.....	5,000 00	4,693 75	5,050 00
Province of Quebec, 1936, 5½ p.c.....	25,000 00	24,250 00	24,750 00
<i>Cities—</i>			
Lachine, 1940, 4 p.c.....	6,000 00	4,980 00	4,740 00
Lachine, 1952, 4½ p.c.....	15,000 00	13,162 00	12,150 00
St. John, 1931, 6 p.c.....	5,000 00	5,025 00	5,100 00
Stratford, 1936, 4 p.c.....	8,000 00	6,880 00	6,640 00
Sydney, N.S., 1932, 4 p.c.....	5,000 00	4,400 00	4,150 00
Three Rivers, 1956, 4½ p.c.....	15,000 00	13,125 00	11,850 00
Three Rivers, 1958, 4½ p.c.....	12,000 00	10,440 00	9,360 00
Vancouver, 1939, 3½ p.c.....	4,000 00	3,210 00	2,840 00
Winnipeg, 1935, 3½ p.c.....	2,000 00	1,680 00	1,580 00
<i>Towns—</i>			
Maisonneuve, 1946, 4½ p.c.....	5,000 00	4,575 00	4,150 00
Valleyfield, 1926, 4 p.c.....	5,000 00	4,350 00	4,550 00
Vaudreuil, 1929, 4½ p.c.....	5,000 00	4,350 00	4,550 00
Verdun, 1929, 4 p.c.....	2,000 00	1,760 00	1,740 00
Verdun, 1939, 5 p.c.....	5,000 00	4,912 00	4,500 00
<i>District—</i>			
Dewdney, Dyking, 1948, 5 p.c.....	15,000 00	15,000 00	12,450 00
<i>Parochial Loan—</i>			
Parish Très St. Rédempteur, 1922 to 1945, 5 p.c.....	6,502 19	4,364 73	5,802 69
<i>Schools—</i>			
Municipality of Dorval, R.C., 1932, 5 p.c.....	15,000 00	13,500 00	13,800 00
Hintonburg, R.C., 1922, 5 p.c.....	2,500 00	2,500 00	2,500 00
Longue Pointe, R.C., 1951, 5 p.c.....	5,000 00	4,800 00	4,400 00
Longue Pointe, R.C., 1952, 5 p.c.....	10,000 00	9,600 00	8,800 00
Municipality of Maisonneuve, 1937, 5 p.c.....	10,000 00	9,650 00	9,100 00
Montreal (St. Henri), R.C., 1949, 4½ p.c.....	11,000 00	9,800 00	8,910 00
Montreal (Youville), 1952, 5 p.c.....	10,000 00	9,500 00	8,800 00
St. Edouard de Fraserville, 1940, 5 p.c.....	3,000 00	2,790 00	2,640 00
Municipality of St. Georges (Montreal) R.C., 1960, 4½ p.c.....	20,000 00	17,400 00	15,800 00
St. Grégoire Le Thaumaturge, 1950, 4½ p.c.....	20,000 00	17,600 00	16,200 00
St. Laurent, 1951, 5 p.c.....	5,000 00	4,750 00	4,350 00
Sherbrooke, R.C., 1942, 5 p.c.....	5,000 00	4,725 00	4,450 00
Westmount, 1949, 5 p.c.....	6,000 00	5,880 00	5,220 00
Westmount, 1951, 5 p.c.....	6,000 00	5,880 00	5,220 00

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THE CANADA ACCIDENT—*Concluded*SCHEDULE B—*Concluded*Bonds and debentures owned by the Company, viz.—*Concluded*

<i>Held by the Company—Concluded.</i>	Par value	Book value	Market value
<i>Railway—</i>			
Can. Nor. Ry. 1st mtge (g'teed by Prov. of Manitoba), \$		\$	\$
1930, 4 p.c.....	12,166 66	10,950 00	10,706 00
<i>Miscellaneous—</i>			
Windsor Hotel Co., 1931, 4½ p.c.....	5,000 00	4,900 00	4,000 00
Eastern Canada Savings and Loan Co., 1924, 5½ p.c.....	5,000 00	5,000 00	4,950 00
Total par, book and market values.....	\$ 555,862 18	\$ 516,202 23	\$ 478,420 69

SCHEDULE C

Stock owned by the Company, viz.:—

100 shares Molsons Bank stock.....	\$ 10,000 00	\$ 19,400 00	\$ 17,300 00
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SESSIONAL PAPER No. 8

THE CANADA NATIONAL FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

President, J. H. G. RUSSELL—Vice-Presidents, F. H. ALEXANDER and W. J. BOYD—Managing-Director, W. T. ALEXANDER—Principal Office, Winnipeg, Man.

(Incorporated April 7, 1909, by an Act of the Parliament of Canada, 8-9 Edward VII, Chapter 60.
Dominion license issued July 31, 1911)

CAPITAL

Amount of joint stock or guaranteed capital authorized.....	\$ 3,000,000 00
Amount subscribed.....	2,050,400 00
Amount paid thereon in cash.....	1,872,845 52
Amount of premium on capital paid in by stockholders since organization.....	306,360 00

(For List of Shareholders, see Appendix)

ASSETS

Book value of real estate held by the company (Head office building, \$164,796.98; various other properties, \$483,466.59, (less interest added, \$72,548.27).....	\$ 575,715 30
*Loans secured by mortgages, first liens.....	1,351,408 96
Loans secured by mortgages, second liens.....	82,222 30
Book value of debentures owned (<i>For details, see Schedule B</i>).....	102,691 37
Book value of stock owned (<i>For details, see Schedule C</i>).....	138,126 84
Cash at head office.....	9,110 50
Cash in banks and trust co., viz.:—	
Royal Bank of Canada, Winnipeg.....	\$ 1,407 53
Imperial Bank of Canada, Winnipeg.....	23,460 08
Imperial Canadian Trust Co., Winnipeg.....	194,000 00
Total cash in banks and trust co.....	\$ 218,867 61
Interest and dividends due, \$128,548.50; accrued, \$35,613.16.....	164,161 66
Rents due.....	145 12
Agents' balances and premiums uncollected (\$1,068.37 was on business prior to Oct. 1, 1921)...	52,422 86
Bills receivable held by the Company.....	7,139 96
Maps and plans, \$10,761.89; furniture and fixtures, \$5,496.20.....	16,258 09
Reinsurance losses due.....	1,818 16
Total.....	\$ 2,720,088 73
Deduct market value of bonds and stocks under book value.....	71,503 21
Gross assets.....	2,648,585 52
Deduct assets not admitted.....	17,326 46
Net admitted assets.....	\$ 2,631,259 06

LIABILITIES

(1) Liabilities in Canada

Amount of claims, unadjusted (\$1,500 accrued prior to 1921).....	\$ 15,047 00
Amount of claims, resisted, in suit (accrued prior to 1921).....	1,625 00
Net amount of unsettled claims.....	\$ 16,672 00
Reserve of unearned premiums, \$203,591.78, carried out at 80 per cent.....	162,873 41
Dividends declared but not yet due.....	112,127 80
Taxes due and accrued.....	12,000 00
Reserve and unpaid losses under unlicensed reinsurance.....	66,901 76
Contingent reserve fund.....	200,000 00
Special reinsurance reserve.....	71,356 39
All other liabilities.....	4,110 75
Total liabilities in Canada.....	\$ 646,042 11

*Including \$195,000 guaranteed investment deposit with the Imperial Canadian Trust Co., repayable December 29, 1922, with interest at 6 per cent. The company states that mortgages of the Trust Co. to the amount of the deposit have been ear-marked for the Canada National Fire.

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THE CANADA NATIONAL—Continued.

LIABILITIES—Concluded.

(2) Liabilities in other Countries

Reserve of unearned premiums, \$5,504.64; carried out at 80 per cent.....	\$	4,403 74
Total liabilities in all countries.....	\$	650,445 85
Excess of assets over liabilities.....	\$	1,980,813 21
Capital paid in cash.....		1,872,845 52
Surplus over liabilities and paid up capital.....	\$	107,967 69

INCOME

	In Canada	In other Countries
Gross premiums written.....	\$ 397,660 11	\$ 11,009 23
Deduct reinsurance ceded, \$110,282.43; return premiums, \$68,276.57.....	178,559 00	
Net premiums written.....	\$ 219,101 11	\$ 11,009 28
Net premiums written in all countries.....		\$ 230,110 39
Interest earned on investments.....		131,938 45
Rents earned.....		4,517 71
Appraisal fees.....		181 00
Total income.....		\$ 366,747 55

EXPENDITURE

	In Canada	In other Countries
Amount of losses incurred during the year.....	\$ 151,328 32	\$ 841 77
Deduct reinsurances.....	56,386 87	
Net amount incurred for said claims.....	\$ 94,941 45	\$ 841 77
Total net amount incurred for said claims.....		\$ 95,783 22
Amount of dividends declared during the year.....		112,127 80
Adjustment expenses incurred in Canada.....		2,546 63
Commission or brokerage.....		38,416 97
Commission on loan collections.....		1,592 79
Incurred for salaries: Head Office, branches and inspectors, \$43,841.55; directors' fees, \$2,550; auditors' fees, \$800; travelling expenses, \$9,598.14.....		56,789 69
Incurred for taxes.....		24,238 62
Miscellaneous expenditure, viz.: Advertising, \$5,343.30; maps and plans depreciation, \$2,690.47; postage, telegrams, telephones and express, \$3,456.48; printing and stationery, \$3,819.73; rents, \$5,482.64; legal expenses, \$115.00; underwriters' association fees, etc., \$3,645.30; sundries, \$2,779.83; furniture and fixtures depreciation, \$753.33; bad debts, \$976.95.....		29,063 63
Total expenditure.....		\$ 360,559 35

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT

Amount of reinsurance premiums ceded to unlicensed companies.....	\$	96,914 98
Amount of commission thereon.....		26,651 61
Amount of losses incurred by said companies.....		58,219 24
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$69,523.34; carried out at 80 per cent.....		55,618 67
Amount of losses due and recoverable from such companies (est.).....		27,038 00
Amount of reinsurance premiums payable to such companies.....		1,524 58
Amount of cash or other securities held as security for recovery of losses.....		126,918 09

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THE CANADA NATIONAL—*Concluded.*

RISKS AND PREMIUMS

Risks and Premiums	Class of Business	
	Fire	
	In Canada	
	Amount	Premiums
	\$	\$ cts.
Gross in force at end of 1920.....	36,891,896	527,749 23
Taken in 1921, new and renewed.....	28,980,702	397,660 11
Totals.....	65,872,598	925,409 34
Less ceased.....	25,511,985	381,586 45
Gross in force at end of 1921.....	40,360,613	543,822 89
Less reinsured.....	12,155,288	153,402 96
Net in force at end of 1921.....	28,205,325	390,419 93

SCHEDULE B

Debentures owned:—

	Par value	Book value	Market value
*Dom. of Canada War Loan, 1937, 5 p.c.....	\$ 55,000 00	\$ 52,691 37	\$ 55,550 00
Dom. of Canada Victory Loan, 1922, 5½ p.c.....	50,000 00	50,000 00	50,000 00
Total par, book and market values.....	\$ 105,000 00	\$ 102,691 37	\$ 105,550 00

SCHEDULE C

Stocks owned and held by the Company:—

	Par value	Book value	Market value
1,005 shares Great West Perm. Loan Co.....	\$ 100,500 00	\$ 117,032 09	\$ 43,215 00
411 shares Standard Trust Co.....	20,550 00	21,094 75	20,550 00
Total par, book and market values.....	\$ 121,050 00	\$ 138,126 84	\$ 63,765 00

*On deposit with Receiver General of Canada.

THE CANADA SECURITY ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

President and Manager, JOHN B. LAIDLAW—Vice-President, Sir JAMES LOUGHEED—Secretary,
A. H. RODGERS—Principal Office, Toronto, Ont.

(Incorporated May 11, 1920, by an Act of the Parliament of Canada, 10-11 Geo. V, chap. 85. Dominion
license issued Aug. 28, 1920)

CAPITAL

Amount of joint stock authorized and subscribed.....	\$ 500,000 00
Amount paid in cash.....	205,000 00
Amount of premium paid in on capital stock	70,000 00

(For List of Shareholders, see Appendix)

ASSETS

Book value of bonds and debts. (For details, see Schedule B).....	\$ 218,391 68
Cash at head office.....	11,606 94
Cash in banks, viz:—	
Canadian Bank of Commerce, Calgary.....	\$ -705 01
Canadian Bank of Commerce, Winnipeg.....	1,737 58
Canadian Bank of Commerce, Montreal.....	500 00
Canadian Bank of Commerce, Toronto.....	7,540 52
Bank of Hamilton, Calgary.....	1,223 38
Total cash in banks.....	10,296 47
Interest accrued.....	2,061 03
Agents' balances and premiums uncollected, viz:—	
Fire (\$12,355.63 on business prior to Oct. 1, 1921).....	\$ 40,879 00
Automobile (A) (\$905.21 on business prior to Oct. 1, 1921).....	2,113 18
Automobile (B) (\$510.42 on business prior to Oct. 1, 1921).....	1,013 78
Hail (on business prior to Oct. 1, 1921).....	57,680 71
Total.....	101,686 67
Reinsurance losses due (fire \$137.80; auto (B) \$32.76; hail, \$10,370.47)	10,541 03
Other assets.....	106 34
Gross assets.....	\$ 354,690 16
Deduct market value of bonds and debentures under book value.....	2,098 68
	\$ 352,591 48
Deduct assets not admitted.....	81,822 44
Total admitted assets.....	\$ 270,769 04

LIABILITIES

Unsettled claims, viz:—	
Fire, unadjusted.....	\$ 13,684 00
Automobile (A), unadjusted.....	1,085 00
Automobile (B), unadjusted.....	1,895 00
Total net amount of unsettled claims.....	\$ 16,664 00
Reserve of unearned premiums—	
Fire.....	\$ 85,075 50
Auto (A).....	3,277 96
Auto (B).....	5,451 89
Total, \$93,805 35, carried out at 80 per cent.....	75,044 28
Taxes due and accrued, fire, \$3,160.98; other, \$6,364.84.....	9,525 82
Agency and other expenses, \$706.82; other, \$1,645.....	2,351 82
Reserve and unpaid losses under unlicensed reinsurance, unsecured.....	31,000 39
Reinsurance premiums (net) (fire).....	2,436 95
Total liabilities (except capital stock).....	\$ 137,032 26
Excess of assets over liabilities.....	\$ 133,736 78
Capital stock paid in cash.....	205,000 00

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THE CANADA SECURITY—Continued.

INCOME.

Premiums	Class of Business			
	Fire	Automobile (A)	Automobile (B)	Hail
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross, written.....	255,947 08	9,721 89	18,162 65	432,331 65
Reinsurance ceded.....	102,344 47	1,177 43	2,584 46	116,259 79
Less return premiums.....	54,760 82	1,630 36	3,572 33	17,347 67
Total deduction.....	157,105 29	2,807 79	6,156 79	133,607 46
Net written.....	98,841 79	6,914 10	12,005 86	298,724 19
Net premiums written for all classes of business.....				\$ 416,485 94
Interest earned on investments.....				15,839 38
Profit on sale of bonds.....				5,487 50
Calls on capital, \$30,000; premium on capital, \$70,000.....				100,000 00
Total income.....				\$ 537,812 82

EXPENDITURE.

Claims	Class of Business			
	Fire	Automobile (A)	Automobile (B)	Hail
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year...	147,655 59	6,730 59	6,176 86	477,762 99
Less savings and salvage.....	569 25			
Less reinsurance.....	88,874 01	858 96	1,518 16	155,316 95
Total deduction.....	89,443 26			
Net losses incurred.....	58,212 33	5,871 63	4,658 70	322,446 04
Total incurred for claims for all classes of business.....				\$ 391,188 70
Adjustment expenses incurred, fire, \$1,708.30; other, \$12,005.75.....				13,714 05
Commission and brokerage: fire, \$12,175.55; other, \$51,018.28.....				63,193 83
Taxes, fire, \$5,484.49; other, \$7,725.76.....				13,210 25
*Salaries, fees and travelling expenses: salaries of head office officials and staff, \$19,257.99; salaries of general and special agents and Branch office employees, \$32,503.73; fees: directors, \$473.45; auditors, \$3,679.21; travelling expenses, officials, \$10,403.05.....				66,317 43
†Miscellaneous expenditure, viz.: Advertising, \$5,487.97; postage, telegrams, telephones and express, \$3,722.96; printing and stationery, \$6,168.50; rents, \$2,232.75; sundry expenses, \$2,302.15; furniture and fixtures, \$690; underwriters' boards, etc., \$4,254.22; legal fees, \$152.27; maps and plans, \$1,297.76.....				26,308 58
Total expenditure.....				\$ 573,932 84

*(Of which \$29,800.05 belongs to fire business.)

†(Of which \$18,959.49 belongs to fire business.)

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT
LICENSED UNDER THE INSURANCE ACT

Amount of reinsurance premiums ceded to unlicensed companies.....	\$ 59,805 13
Amount of commission thereon.....	17,941 51
Amount of losses incurred by said companies.....	58,525 28
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$32,277.98; carried out at 80 per cent.....	25,822 39
Amount of losses due and recoverable from such companies.....	5,187 00

THE CANADA SECURITY—*Concluded.*
SUMMARY OF RISKS AND PREMIUMS

Risks and Premiums	Class of Business			
	Fire		Auto (A)	Auto (B)
	Amount	Premiums	Premiums	Premiums
	\$	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	16,978,053	214,048 85	3,937 14	5,961 17
Taken in 1921, new.....	16,218,490	244,898 51	9,721 89	18,162 65
Renewed.....	1,594,559	11,048 57		
Totals.....	34,791,102	469,995 93	13,659 03	24,123 82
Less ceased.....	16,813,968	195,043 55	6,125 01	11,245 53
Gross in force at end of 1921.....	17,977,134	274,952 38	7,534 02	12,878 29
Less reinsured.....	7,522,007	116,555 20	978 10	1,974 51
Net in force at end of 1921.....	10,455,127	158,397 18	6,555 92	10,903 78

Premiums	Class of Business
	Hail
	Premiums
	\$ cts.
Taken in 1921, new.....	298,724 19
Less ceased.....	298,724 19

SCHEDULE B

Bonds and debentures owned by the Company—	Par value	Book value	Market value
Dom. of Canada War Loan, 1925, 5 p.c.....\$	100 00	\$ 100 00	\$ 100 00
Dom. of Canada Victory Loan, 1922, 5½ p.c.....	200 00	194 00	194 00
*Dom. of Canada Victory Loan, 1934, 5½ p.c.....	210,000 00	210,000 00	207,900 00
Canada Permanent Mortgage Corp., 1924, 5½ p.c.....	5,000 00	5,000 00	5,000 00
<i>Schools—</i>			
Glenmore, 1922–1924, 8 p.c.....	1,500 00	1,539 60	1,515 00
Science Hill, 1922–1933, 7 p.c.....	1,600 00	1,558 08	1,584 00
Total, par, book and market values.....\$	218,400 00	\$ 218,391 68	\$ 216,293 00

*(Of which \$120,000 is deposited with Receiver General.)

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THE CANADIAN FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

President, JAS. H. ASHDOWN—Vice-President, R. T. RILEY—Manager, C. S. RILEY—Secretary,
J. A. DOWLER—Head Office, Winnipeg, Man.

(Incorporated by Act of the Legislature of the Province of Manitoba, chapter 53 of the statutes of 1887; amended by chapter 49 of the statutes of 1895. Incorporated by Act of the Parliament of the Dominion of Canada, 60-61 Victoria, chapter 76; amended in 1904 by 4 Edward VII, chapter 58. Dominion license issued September 1, 1897.)

CAPITAL

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 1,000,000 00

(For List of Shareholders, see Appendix)

ASSETS

Book value of real estate held by the company (Head office building).....	\$	125,000 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....		281,868 87
Guaranteed investment, secured by allocation of mortgage bonds.....		592,616 30
Book value of bonds and debentures (For details, see Schedule B).....		715,981 55
Cash at head office and branches.....		19,311 55
Cash in banks, viz.:—		
Union Bank of Canada, Toronto.....	\$	8,771 42
Union Bank of Canada, Calgary.....		5,221 11
Union Bank of Canada, Winnipeg.....		9,254 82
Royal Bank of Canada, Winnipeg.....		12,731 56
Total cash in banks.....		35,978 91
Interest due, \$2,425.73; accrued, \$4,166.66.....		6,592 39
Agents' balances and premiums uncollected:		
Fire—In Canada.....	\$	77,897 02
Fire—In other countries.....		1,954 67
Automobile (A)—in Canada.....		872 88
Automobile (B)—in Canada.....		708 72
Total.....		81,433 29
Amount due for reinsurance losses, fire.....		12 20
Office furniture, \$0.50; plans, \$0.50.....		1 00
All other assets.....		3,501 62
Gross assets.....	\$	1,862,297 68
Deduct market value of bonds, stocks, etc., under book value.....		34,340 55
		\$ 1,827,957 13
Deduct assets not admitted.....		1 00
Net admitted assets.....	\$	1,826,956 13

LIABILITIES

(1) Liabilities in Canada.

Net amount of fire claims, unadjusted.....	\$	26,953 19
Net amount of automobile (A) claims, unadjusted.....		2,350 00
Net amount of automobile (B) claims, unadjusted.....		120 00
Total net amount of unsettled claims.....	\$	29,423 19
Reserve of unearned premiums:—		
Fire.....	\$	356,080 71
Automobile (A).....		8,097 42
Automobile (B).....		6,824 05

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THE CANADIAN FIRE—Continued.

LIABILITIES—Concluded

Total, \$371,002.18; carried out at 80 per cent.....	\$ 296,801 76
Tax due and accrued.....	29,542 68
Reinsurance, premiums (fire).....	11,488 31
*Employees profit sharing fund (balance undistributed).....	2,389 20
Funds held for business reinsured in unlicensed companies.....	84,278 85
Total liabilities in Canada.....	\$ 453,923 99

(2) Liabilities in other Countries

Reserve of unearned premiums, fire, \$5,287.37; carried out at 80 per cent.....	\$ 4,229 88
Total liabilities in other countries.....	\$ 4,229 88
Total liabilities in all countries (except capital stock).....	\$ 458,153 87
Excess of assets over liabilities.....	\$ 1,369,802 26
Capital stock paid in cash.....	1,000,000,00
Surplus over liabilities and capital.....	\$ 369,802 26

INCOME

Premiums	Class of Business			
	Fire		Automobile ¹ (A)	Automobile (B)
	In Canada	In other Countries	In Canada	In Canada
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	741,026 45	18,322 41	24,131 31	18,536 01
Reinsurance ceded.....	248,544 13	6,661 79	968 81	
Less return premiums.....	115,587 92	981 13	5,235 64	3,864 84
Total deduction.....	364,132 05	7,642 92	6,204 45	
Net premiums written.....	376,894 40	10,679 49	17,926 86	14,671 17
Net premiums written for all classes of business in all countries.....			\$ 420,171 92	
Interest earned on investments.....			87,282 69	
Income earned from all other sources.....			8,185 74	
Total income.....			\$ 515,640 35	

EXPENDITURE

Claims	Class of Business			
	Fire		Automobile in Canada	
	In Canada	In other Countries	(A)	(B)
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount incurred for claims during the year.....	247,819 43	4,757 45	12,170 09	4,401 46
Less reinsurance.....	99,648 11	832 79		
Net incurred for said claims.....	148,171 32	3,924 66	12,170 09	4,401 46

*Total amount set apart for employees profit sharing fund during 1921 was \$3,287.89, which was added to \$4,807.91 (the balance carried forward from 1920) from this \$5,706.60 was distributed during 1921 leaving a balance of \$2,389.20 which was set aside as liability.

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THE CANADIAN FIRE—Continued.

EXPENDITURE—Concluded.

Total net incurred for claims for all classes of business in all countries.....	\$	168,667 53
Adjustment expenses incurred in Canada, fire, \$3,096.98; other, \$145.47.....		3,242 45
Adjustment expenses incurred outside Canada, fire.....		40 59
Dividends declared stockholders.....		100,000 00
Commission and brokerage, fire, \$35,732.60; other, \$7,738.92.....		43,471 52
Commission on profits, fire.....		2,848 64
Taxes, fire, \$24,576.84; other, \$1,506.77.....		26,083 61
*Salaries, fees and travelling expenses:—Salaries—Head office, \$48,834.26; branch office employees, \$16,521.40; fees—directors, \$840; auditors, \$800; travelling expenses of officials, \$8,458.66.....		75,454 32
†Miscellaneous expenditure, viz.:—Advertising, \$7,052.95; furniture and fixtures, \$1,256.25; agents' charges, \$1,021.47; maps and plans, \$2,411.54; postage, telegrams, telephones and express, \$2,953.97; printing and stationery, \$9,811.88; legal expenses, \$30.16; rents, \$7,188.76; underwriters' boards, associations, etc., \$7,466.45; employees' profit fund, \$6,575.77, sundries, \$3,164.30.....		48,933 50
Total expenditure.....	\$	468,742 16

(*Of which \$69,183.32 belongs to Fire business.)

(†Of which \$44,899.50 belongs to Fire business.)

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT

Amount of reinsurance premiums ceded to unlicensed companies.....	\$	168,557 69
Amount of commission thereon.....		60,433 47
Amount of losses incurred by said companies.....		69,859 83
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$71,215.92; carried out at 80 per cent.....		56,972 74
Amount or reinsurance premiums payable to such companies.....		13,505 48
Amount of cash or other securities held as security for recovery of losses, etc.....		84,278 85

SUMMARY OF RISKS AND PREMIUMS

Fire	In Canada		Outside Canada		Total in all Countries	
	Amount	Premiums	Amount	Premiums	Amount	Premiums
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1920.....	69,182,380	970,985 00	1,329,995	15,459 38	70,512,375	986,444 38
Taken during the year— New and renewed.....	52,014,027	741,026 45	1,583,905	18,277 41	53,597,932	759,303 86
Totals.....	121,196,407	1,712,011 45	2,913,900	33,736 79	124,110,307	1,745,748 24
Deduct terminated.....	52,073,147	717,225 43	1,462,045	17,040 18	53,535,192	734,265 61
Gross in force at end of year.....	69,123,260	994,786 02	1,451,855	16,696 61	70,575,115	1,011,482 63
Deduct reinsured.....	22,169,983	302,636 45	535,181	6,121 86	22,705,164	308,758 31
Net in force at end of 1921..	46,953,277	692,149 57	916,674	10,574 75	47,869,951	702,724 32

Premiums	Automobile (A)	Automobile (B)
	Premiums	Premiums2
	\$	\$ cts.
Gross in force at end of 1920.....	13,686 88	10,216 31
Taken during the year—new and renewed.....	24,131 11	18,538 01
Totals.....	37,817 99	28,754 32
Deduct terminated.....	20,654 33	15,106 22
Gross in force at end of year.....	17,163 66	13,648 10
Deduct reinsured.....	968 81	
Net in force at end of 1921.....	16,194 85	13,648 10

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THE CANADIAN FIRE—*Concluded.*

SCHEDULE B

	Par value	Book value	Market value
Bonds and debentures owned by the Company—			
Dominion of Canada War Loan, 1925, 5 p.c.....	\$ 50,000 00	\$ 48,427 60	\$ 48,500 00
*Dominion of Canada Victory Loan, 1933, 5½ p.c.....	100 000 00	100,000 00	101,000 00
*Dominion of Canada Victory Loan, 1934, 5½ p.c.....	50,000 00	50,000 00	49,500 00
*Dominion of Canada Victory Loan, 1937, 5½ p.c.....	50,000 00	49,553 95	52,000 00
<i>City—</i>			
*Winnipeg, 1949, 5½ p.c.....	70,000 00	70,000 00	67,900 00
<i>Miscellaneous—</i>			
Canada Permanent Mortgage Corp., 1926, 5½ p.c.....	20,000 00	20,000 00	20,000 00
Canada Permanent Mortgage Corp., 1922, 5 p.c.....	5,000 00	5,000 00	5,000 00
Home Investment and Savings Association, 1922, 5½ p.c.....	10,000 00	10,000 00	9,900 00
Home Investment and Savings Association, 1923, 5 p.c.....	10,000 00	10,000 00	9,900 00
Northern Mortgage Co., 5 p.c.....	350,000 00	350,000 00	315,000 00
<i>Schools—</i>			
Cloverleaf, 1922, 6 p.c.....	150 00	150 00	148 00
Jeffrey, 1922, 6 p.c.....	150 00	150 00	148 00
Seaforth, 1923, 6 p.c.....	300 00	150 00	148 00
Snowflake, 1932, 6 p.c.....	2,550 00	2,550 00	2,497 00
Total par, book and market values.....	<u>\$ 718,150 00</u>	<u>\$ 715,981 55</u>	<u>\$ 681,641 00</u>

*On deposit with Receiver General.

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CANADIAN INDEMNITY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921. *

President, R. T. RILEY—Vice-President, C. S. RILEY—Secretary, JAS. A. DOWLER—Principal Office, Winnipeg, Man.

(Incorporated March 23, 1916, by an Act of the Parliament of Canada, 6-7 Geo. V., chapter 52. In 1918 an Act of the Parliament of Canada (8-9 Geo. V., chapter 64) was passed, amending previous Act Dominion license issued Nov. 21, 1919)

CAPITAL

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed and paid in cash.....	300,000 00

(For List of Shareholders, see Appendix)

ASSETS

Amount secured by way of loans on real estate by bond or mortgage, first liens.....	\$ 197,099 20
Book value of bonds and debts. (For details, see Schedule B).....	275,211 00
Book value of stock. (For details, see Schedule C).....	9,000 00
Cash at head office.....	5,004 78
Cash in banks, viz.:—	
Royal Bank of Canada, Winnipeg.....	\$ 3,578 60
Royal Bank of Canada, Calgary.....	2,763 20
Union Bank of Canada, Calgary.....	3,532 24
Union Bank of Canada, Winnipeg.....	27,823 10
Total cash in banks.....	37,697 14
Interest due, \$4,180.07; accrued, \$4,130.....	8,310 07
Agents balances and premiums uncollected, fire, in Canada, (\$837.85 on business prior to October 1, 1921).....	11,966 91
Bills receivable.....	8,934 16
Total.....	\$ 553,223 26
Deduct market value of bonds, stock, etc., under book value.....	795 68
Gross assets.....	\$ 552,427 58
Deduct assets not admitted.....	837 85
Total admitted assets.....	\$ 551,589 73

LIABILITIES

(1) Liabilities in Canada

Net amount of fire claims, unadjusted.....	\$ 14,606 26
Reserve of unearned premiums, fire, \$91,954.11; carried out at 80 pc.....	73,563 28
*Balance of employees' profit sharing fund.....	402 21
Taxes due and accrued.....	48,161 58
Accounts payable.....	3,126 44
Total liabilities in Canada.....	\$ 139,859 77

(2) Liabilities in other Countries

Reserve of unearned premiums, fire, \$1,094.80; carried out at 80 p.c.....	\$ 875 84
Taxes due and accrued.....	118 42
Total liabilities in other countries.....	\$ 994 26
Total liabilities in all countries, except capital stock.....	\$ 140,854 03
Excess of assets over liabilities.....	\$ 410,735 70
Capital stock paid in cash.....	300,000 00
Surplus over liabilities and paid up capital.....	\$ 110,735 70

*Total amount carried forward from 1920 for employees' profit sharing fund is \$1,782.21 of which \$1,380 was distributed and the remainder, \$402.21, set aside as a liability.

CANADIAN INDEMNITY—Continued.

INCOME

Premiums	Class of Business		
	Fire		Hail
	In Canada	In other Countries	in Canada
	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	194,999 97	2,669 48	209,384 56
Less reinsurance.....	32,239 35		31,054 43
Less return premiums.....	43,466 45	300 90	
Total deduction.....	75,705 80		
Net premiums written.....	119,294 17	2,368 58	178,330 13
Net premiums written for all classes of business in all countries.....			\$ 299,992 88
Interest earned on investments.....			32,090 34
Total income.....			\$ 332,083 22

EXPENDITURE

Claims	Class of Business		
	Fire		Hail
	In Canada	In other Countries	In Canada
	\$ cts.	\$ cts.	\$ cts.
Gross claims incurred during the year.....	\$2,519 65	510 00	179,263 96
Less reinsurances.....	24,030 18		19,185 19
Net claims incurred during the year.....	58,489 47	510 00	160,078 77
Total net incurred for claims for all classes of business in all countries.....			\$ 219,078 24
Adjustment expenses incurred in Canada, fire, \$953.22; other, \$6,481.09.....			7,434 31
Adjustment expenses incurred outside Canada, fire.....			2 94
Commission on profits, fire.....			3,109 18
Commission and brokerage, fire, \$28,622.40; other, \$26,676.34.....			55,298 74
Taxes, fire, \$3,893.78; other, \$5,571.21.....			9,464 99
*Salaries, fees and travelling expenses: Salaries:—Head office, \$10,893.23; fees—auditors, \$550; travelling expenses, \$6,951.39.....			24,394 62
†Miscellaneous expenditure, viz.:—Advertising, \$1,946.50; postage, telegrams and express, \$1,347.89; printing and stationery, \$3,171.77; rents, \$1,172.40; agents' charges, \$221.36; sundries, \$919.32; fire dept., salvage corps, etc., \$1,414.01; maps and plans, \$398.25; furniture and fixtures, \$260.45.....			10,851 95
Total expenditure.....			\$ 329,634 97

*(\$5,400.05 belongs to Fire business.)

†(\$3,477.08 belongs to Fire business.)

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CANADIAN INDEMNITY—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS

Fire	In Canada		In other Countries		Totals in all Countries	
	Amount	Premiums	Amount	Premiums	Amount	Premiums
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1920	12,612,525	185,993 18	180,997	1,993 79	12,793,522	187,986 97
Taken in 1921, new and renewed.....	12,441,648	194,916 52	230,896	2,548 77	12,672,544	197,465 29
Totals.....	25,054,173	380,909 70	411,893	4,542 56	25,466 066	385,452 26
Less ceased.....	11,996,699	176,239 97	214,685	2,352 95	12,211,384	178,592 92
Gross in force at end of 1921	13,057,474	204,669 73	197,208	2,189 61	13,254,682	206,859 34
Less reinsured.....	1,682,905	31,706 21			1,682,905	31,706 21
Net in force at end of 1921..	11,374,569	172,963 52	197,208	2,189 61	11,571,777	175,153 13

Hail	In Canada
	Premiums
	\$ cts.
Taken during the year—new.....	209,384 56
Less reinsured and terminated.....	209,384 56

SCHEDULE B

Bonds and debentures owned by the company, viz.:—

<i>On deposit with Receiver General:—</i>	Par value	Book value	Market value
Dom. of Canada War Loan, 1925, 5 p.c.....	\$ 25,000 00	\$ 24,213 80	\$ 24,250 00
Dom. of Canada Victory Loan, 1933, 5½ p.c.....	25,000 00	25,000 00	25,250 00
Dom. of Canada Victory Loan, 1934, 5½ p.c.....	40,000 00	40,000 00	39,600 00
Dom. of Canada Victory Loan, 1937, 5½ p.c.....	10,000 00	9,910 79	10,400 00
<i>Town—</i>			
Yorkton, 1936 to 1941, 5 p.c.....	3,144 58	2,466 75	2,704 34
Yorkton, 1936, to 1942, 5 p.c.....	6,022 60	4,724 39	5,179 44
Yorkton, 1942, 5 p.c.....	619 54	485 99	532 80
<i>Municipality—</i>			
Fort Garry, 1950, 6 p.c.....	50,000 00	43,252 49	47,500 00
Total on deposit with Receiver General.....	\$ 159,786 72	\$ 150,034 21	\$ 155,416 58
<i>Held by Company—</i>			
<i>Miscellaneous—</i>			
Northern Mtge. Co. of Canada, 5 p.c.....	120,000 00	115,517 44	108,000 00
Town of Yorkton, 1922, 5 p.c.....	370 01	305 90	366 31
Yorkton, 1922 to 1942, 5 p.c.....	11,898 18	9,333 45	10,232 43
Total par, book and market values.....	\$ 292,054 91	\$ 275,211 00	\$ 274,015 32

SCHEDULE C

Stock owned and held by the company, viz.:—

	Par value	Book value	Market value
100 shares Northern Mortgage Co. of Canada.....	\$ 10,000 00	\$ 9,000 00	\$ 9,400 00

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CANADIAN LUMBERMEN'S INSURANCE EXCHANGE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

Chief Agent, E. D. HARDY—Principal Office, Ottawa.

(Formed by lumbermen in the Provinces of Ontario, and Quebec in 1915, and licensed May 28, 1915.
Licensed under the provisions of Section 4 of The Insurance Act, 1917, for the transportation of insurance
among the subscribers in respect of property situated in the said provinces.)

ASSETS

Bonds and debentures owned, viz.:—	Par value	Book value	Market value
Dom. of Can. (2) War Loan, 1931, 5 p.c...\$	1,000 00	\$ 1,000 00	\$ 970 00
Dom. of Can. (3) War Loan, 1937, 5 p.c...	7,000 00	6,786 69	6,766 69
Dom. of Can. Victory Loan, 1933, 5½ p.c...	1,000 00	1,000 00	1,010 00
*Dom. of Can. Victory Loan, 1934, 5½ p.c...	40,000 00	39,780 00	39,600 00
†Dom. of Can. Victory Loan, 1937, 5½ p.c...	6,000 00	5,999 90	6,050 00
Province of Alberta, 1941, 6 p.c.....	5,000 00	4,886 00	5,150 00
Province of Ontario, 1936, 6 p.c.....	2,000 00	1,980 40	2,060 00
Province of Ontario, 1941, 6 p.c.....	1,000 00	1,000 00	1,040 00
Total par, book and market values.\$	56,000 00	\$ 55,646 30	\$ 55,920 00
Carried out at book value.....			\$ 55,646 30
Cash in Banks—			
Bank of Nova Scotia, Ottawa.....		\$ 1,700 76	
Bank of Nova Scotia, Ottawa (in trust).....		754 04	
Total cash in banks.....			2,454 80
Market value of bonds and debentures over book value.....			273 70
Interest accrued.....			216 13
Agents' balances and premiums uncollected.....			2,909 03
All other assets.....			1,416 12
Total assets.....			\$ 62,916 08

LIABILITIES

Loaned by subscribers to cover reserve in unlicensed companies.....	\$ 19,000 00
Taxes due and accrued.....	386 00
Due for reinsurance premiums, \$33.19; return premiums, \$1,671.55.....	1,724 74
Auditor's fees.....	60 00
Attorney Company, commissions.....	2 26
Net profits at credit of subscribers.....	19,715 44
Retained against reserve in unlicensed company.....	1,753 94
Total liabilities.....	\$ 42,642 38
Surplus of assets over liabilities.....	\$ 20,273 70

INCOME

Gross premiums written.....	\$ 39,235 46
Deduct reinsurance ceded, \$31,574.26; return premiums, \$6,933.98.....	38,508 24
Net premiums written.....	\$ 727 22
Interest earned on investments.....	743 65
Dividends received from Mutual reinsuring companies.....	11,755 07
Profit on sale of bonds.....	52 86
Total income.....	\$ 13,278 80

*\$10,000 of which is on deposit with Receiver General.

†1,000 of which is on deposit with Receiver General.

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CANADIAN LUMBERMEN'S—*Concluded.*

EXPENDITURE

Gross of losses incurred during the year.....	\$	19,782 62	
Deduct reinsurance.....		19,782 62	
Administrative expenses incurred to Attorney Company.....	\$		4,845 22
Auditors' fees.....			60 00
Taxes.....			1,246 60
Miscellaneous expenditure, viz.:—Safety vault, \$2.50; interest bonus paid subscribers on deposit, \$2,150; legal fees, \$15.....			2,167 50
Total expenditure.....	\$	8,319 32	

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT
LICENSED UNDER THE INSURANCE ACT

Amount of reinsurance premiums ceded to unlicensed companies.....	\$	28,207 14
Commission and dividends thereon.....		1,281 51
Amount of losses incurred.....		19,782 62
Reserve of unearned premiums, \$13,762.20; carried out at 80 per cent.....		11,009 76
Amount of reinsurance premiums due to such companies.....		1,416 12
Amount of cash or other securities held as security for recovery of losses, etc.....		20,753 94

Risks and Premiums	Class of Business	
	Fire	
	Amount	Premiums
	\$	\$ cts.
Gross in force at December 31, 1920.....	1,401,804	33,946 38
Taken in 1921, new and renewed.....	1,607,054	39,235 46
Totals.....	3,008,858	73,181 84
Less ceased.....	1,772,404	42,424 24
Gross in force at December 31, 1921.....	1,236,454	30,757 60
Less reinsured.....	1,236,454	30,757 60
Net in force at December 31, 1921.....	None	None

THE CANADIAN SURETY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

President, F. W. LAURENTZ—Vice-President, Sir GEO. BURN and T. BRADSHAW—General Manager, W. H. HALL—Secretary, Wm. H. BURGESS—Principal Office, 15 Wellington Street East, Toronto.

(Incorporated by an Act of the Parliament of Canada 1-2 George V, Chap. 60, assented to May 19, 1911. On March 1, 1917, its power was extended to include burglary and plate glass insurance, under the provisions of section 81 of the Insurance Act, 1910, and on August 3, 1917, its power was further extended to include automobile insurance under the provisions of the said section. On February 8, 1919, and November 17, 1919, its powers were further extended to include automobile (including automobile against fire) and forgery insurance respectively, under the provisions of Section 77 of the Insurance Act, 1917. Dominion license issued May 15, 1913.)

CAPITAL

Amount of capital authorized.....	\$ 1,000,000 00
Amount of capital stock subscribed and paid in cash.....	250,000 00
Amount of premium on capital stock paid in by stockholders.....	40,000 00

ASSETS

Book value of bonds and debts. (<i>For details, see Schedule B</i>).....	\$ 456,716 85
Cash at head office, \$50; and branch offices, \$5,000.....	5,050 00
Cash in banks, viz.:—	
Bank of Nova Scotia, Toronto (savings account).....	\$ 1,961 11
Union Bank of Canada, Toronto (premium account).....	10,092 81
Union Bank of Canada, Toronto (current account).....	—867 56
Union Bank of Canada, Winnipeg.....	1,992 50
Royal Bank of Canada, Montreal.....	2,236 84
Royal Bank of Canada, New York, N.Y., U.S.A.....	2,650 08
Total cash in banks.....	18,065 78
Interest accrued.....	6,738 92
Agents' balances and premiums uncollected, viz.:—	
Automobile (A), in Canada (\$1,405.94 on business prior to Oct. 1, 1921)....	\$ 5,092 87
Automobile (B), in Canada (\$1,628.84 on business prior to Oct. 1, 1921)...	6,464 98
Burglary, in Canada (\$899.18 on business prior to Oct. 1, 1921).....	5,482 64
Guarantee, in Canada (\$5,311.61 on business prior to Oct. 1, 1921).....	13,427 50
Plate Glass, in Canada (\$600.99 on business prior to Oct. 1, 1921).....	1,629 81
Total.....	32,097 80
Agents' ledger balances.....	557 83
Amount due for reinsurance losses: Automobile (A) \$699.72; Automobile (B), \$902.75; Guarantee, (outside Canada) \$479.28; Plate Glass, —0.42c.....	2,081 33
Total.....	\$ 521,308 51
Deduct market value of bonds and debentures under book value.....	8,393 24
Gross assets.....	\$ 512,915 27
Deduct assets not admitted.....	9,846 56
Net admitted assets.....	\$ 503,068 71

LIABILITIES

(1) *Liabilities in Canada*

Net amount of automobile (A) claims, unadjusted (\$107.50 accrued prior to 1921).....	\$ 6,400 35
Net amount of automobile (A) claims, resisted, in suit.....	25 66
Net amount of automobile (B) claims, unadjusted \$25.66 accrued prior to 1921.....	4,637 76
Net amount of automobile (B) claims, resisted, in suit.....	600 00
Net amount of burglary claims, unadjusted \$3 accrued prior to 1921).....	660 43

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THE CANADIAN SURETY—Continued.

LIABILITIES—Concluded

Net amount of burglary claims, resisted, in suit (\$995 accrued prior to 1921)...	\$ 12,745 11	
Net amount of guarantee claims, unadjusted (\$1,500 accrued prior to 1921)...	9,372 26	
Net amount of guarantee claims, resisted, in suit (\$1,754 accrued prior to 1921)...	4,754 00	
Net amount of plate glass claims, unadjusted (\$50 accrued prior to 1921)....	115 00	
Net amount of unsettled claims.....	\$	39,310 57
Reserve of unearned premiums: automobile (A), \$21,150.23; automobile (B), \$18,266.35; burglary, \$11,909.17; forgery, \$56.24; guarantee, \$53,230.47; plate glass, \$7,523.32; total, \$112,135.78; carried out at 80 per cent.....		89,708 62
Reinsurance premiums due:—		
Automobile (A).....	\$ 2,646 26	
Automobile (B).....	1,197 33	
Burglary.....	2,160 36	
Guarantee.....	3,388 22	
Plate Glass.....	123 70	
Total \$9,515.87 (less \$2,854.76 commission).....		6,661 11
Taxes due and accrued.....		3,659 06
Special expense reserve.....		7,000 00
Total liabilities in Canada.....	\$	146,339 36
(2) Liabilities in other Countries		
Net amount of burglary claims, unadjusted (\$7.14 accrued prior to 1921)...	\$ 4,579 07	
Net amount of guarantee claims, unadjusted (\$336 accrued prior to 1921)...	6,805 29	
Net amount of unsettled claims.....	\$	11,384 36
Reserve of unearned premiums, viz.:—		
Burglary.....	\$ 25,727 04	
Guarantee.....	39,858 98	
Total, \$65,586 02; carried out at 80 per cent.....		52,468 82
Total liabilities in other countries.....	\$	63,853 18
Total liabilities in all countries.....	\$	210,192 54
Surplus of assets over liabilities (except capital).....	\$	292,876 17
Capital stock paid in cash.....		250,000 00
Surplus over liabilities and capital.....	\$	42,876 17

INCOME

Premiums	Class of Business							
	Auto (A)	Auto (B)	Burglary		Forgery	Guarantee		Plate Glass
	In Canada	In Canada	In Canada	In other Countries	In Canada	In Canada	In other Countries	In Canada
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross written.....	68,710 42	76,767 84	45,359 72	30,673 55	348 26	130,139 59	87,359 83	23,310 53
Less reinsurance ceded.....	15,319 65	15,439 30	14,902 71			20,689 97	6,907 86	1,535 37
Less return premiums.....	12,874 78	24,241 70	9,177 15	10,086 68	158 29	20,062 11	17,872 48	6,455 82
Total deduction.....	28,194 43	39,681 00	24,079 86			40,752 08	24,780 34	7,991 19
Net written.....	40,515 99	37,086 84	21,279 86	20,586 87	189 97	89,387 51	62,579 49	15,319 34
Net premiums written for all classes of business.....	\$							286,945 87
Interest earned on investments.....								24,808 32
Total income.....	\$							311,754 19

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THE CANADIAN SURETY—Continued.

EXPENDITURE

Claims	Class of Business							
	Auto (A)	Auto (B)	Burglary		Forgery	Guarantee		Plate Glass
	In Canada	In Canada	In Canada	In other Countries	In Canada	In Canada	In other Countries	In Canada
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross incurred during the year.....	40,988 82	25,618 21	38,130 12	10,556 90	359 33	34,623 44	12,732 91	4,923 27
Less savings and salvage.....	424 75	499 54	35 80	31 04		7,164 91	774 27	186 06
Less reinsurance.....	10,017 30	5,340 20	15,833 38				741 07	533 92
Total deduction.....	10,442 05	5,839 74	15,869 18				1,515 34	719 98
Net incurred.....	30,546 77	19,778 47	22,260 94	10,525 86	359 33	27,458 53	11,217 57	4,203 29
Total net incurred for claims for all classes of business.....	\$ 126,350 76							
Adjustment expenses incurred.....	452 65							
Dividends declared stockholders.....	17,500 00							
Commission and brokerage.....	65,075 92							
Taxes.....	9,541 21							
Salaries, Fees and Traveling Expenses:—Salaries of Head office officials and employees, \$39,169.90; general and special agents and branch office employees, \$31,480.37; Fees:—Directors, \$1,025; auditors, \$192.03; Travelling Expenses of officials, \$4,804.71; agency organization, \$2,500.....	79,172 01							
Miscellaneous expenditure, viz.:—Advertising, \$798.89; furniture and fixtures, \$3,988.95; postage, telegrams, telephones and express, \$4,066.14; printing and stationery, \$7,208.93; rents, \$6,592.41; underwriters' boards, associations, etc., \$717.69; sundries, \$572.12; loss on sale of securities, \$278.83.....	24,223 96							
Total expenditure.....	\$ 322,316 51							

SUMMARY OF RISKS AND PREMIUMS

Risks and Premiums	Class of Business	
	Auto (A)	Auto (B)
	In Canada	In Canada
	Premiums	Premiums
	\$ cts.	\$ cts.
Gross in force at end of 1920.....	28,704 73	49,839 05
Taken in 1921, new and renewed.....	68,710 42	76,767 84
Totals.....	97,415 15	126,606 89
Less ceased.....	43,902 22	77,298 71
Gross in force at end of 1921.....	53,512 93	49,308 18
Less reinsured.....	11,828 75	11,842 84
Net in force at end of 1921.....	41,684 18	37,465 34

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THE CANADIAN SURETY—*Continued.*SUMMARY OF RISKS AND PREMIUMS—*Concluded*

Risks and Premiums	Class of Business		
	Burglary		
	In Canada	In other Countries	Totals in all Countries
	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	33,916 42	33,361 77	67,278 19
Taken in 1921, new and renewed.....	45,359 72	30,673 55	76,033 27
Totals.....	79,276 14	64,035 32	143,311 46
Less ceased.....	43,849 83	20,172 38	64,022 21
Gross in force at end of 1921.....	35,426 31	43,862 94	79,289 25
Less reinsured.....	11,469 54	.....	11,469 54
Net in force at end of 1921.....	23,956 77	43,862 94	67,819 71

Premiums	Class of Business	
	Forgery	Plate Glass
	In Canada	In Canada
	Premiums	Premiums
	\$ cts.	\$ cts.
Gross in force at end of 1920.....	948 32	13,630 00
Taken in 1921, new and renewed.....	348 26	13,361 27
Totals.....	1,296 58	26,991 27
Less ceased.....	1,182 79	11,117 59
Gross in force at end of 1921.....	113 79	15,873 68
Less reinsured.....	.....	827 04
Net in force at end of 1921.....	113 79	15,046 64

Premiums	Class of Business Guarantee		
	In Canada	In other Countries	Totals in all Countries
	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	119,682 38	62,227 89	181,910 27
Taken in 1921, new and renewed.....	130,139 59	87,359 83	217,499 42
Totals.....	249,821 97	149,587 72	399,409 69
Less ceased.....	128,038 11	66,347 34	194,385 45
Gross in force at end of 1921.....	121,783 86	83,240 38	205,024 24
Less reinsured.....	22,542 87	6,972 36	29,515 23
Net in force at end of 1921.....	99,240 99	76,268 02	175,509 01

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THE CANADIAN SURETY—Continued.

SCHEDULE B

Bonds and debentures owned by the Company, viz.:—

<i>On deposit with Receiver General</i>	Par value	Book value	Market value
Dom. of Canada Victory Loan, 1934, 5½ p.c.....	\$ 15,000 00	\$ 15,000 00	\$ 15,000 00
Newfoundland, 1928, 6½ p.c.....	10,000 00	10,000 00	10,700 00
<i>Cities—</i>			
Brandon, 1933, 5 p.c.....	10,000 00	9,852 00	8,900 00
Fort William, 1952, 4½ p.c.....	2,000 00	1,828 40	1,500 00
Guelph, 1932, 5 p.c.....	1,514 75	1,543 92	1,430 19
Hamilton, 1940, 4 p.c.....	1,946 67	1,620 21	1,576 79
Medicine Hat, Alta., 1933, 5 p.c.....	10,000 00	9,525 00	8,600 00
Stratford, 1932, 4½ p.c.....	5,700 00	5,438 94	5,130 00
Sydney, N.S., 1942, 4½ p.c.....	15,000 00	13,374 00	12,150 00
Toronto, 1948, 4 p.c.....	9,733 33	8,874 85	7,592 00
Victoria, 1936, 4 p.c.....	9,733 33	8,867 06	7,592 00
<i>Towns—</i>			
Estevan, 1942-1943, 5 p.c.....	8,000 00	6,885 76	6,160 00
Owen Sound, 1932, 4½ p.c.....	10,000 00	9,509 00	9,000 00
Lindsay, 1934, 5½ p.c.....	5,000 00	5,172 50	4,800 00
North Bay, 1938-1941, 5 p.c.....	8,000 00	7,677 60	7,200 00
North Bay, 1942-1943, 5 p.c.....	4,000 00	3,838 80	3,560 00
Transcona, Man., 1944, 6 p.c.....	10,000 00	9,950 00	9,100 00
Orillia, 1923, 5 p.c.....	2,234 10	2,171 99	2,211 76
Orillia, 1925, 5 p.c.....	2,463 10	2,353 54	2,389 20
Swift Current, 1933, 6 p.c.....	5,000 00	5,122 50	2,500 00
Waterloo, 1928, 5½ p.c.....	2,423 48	2,548 29	2,399 25
Welland, 1934, 5½ p.c.....	2,000 00	2,025 00	1,920 00
<i>Townships—</i>			
Esquimalt, 1963, 5 p.c.....	2,000 00	1,760 00	1,560 00
North Vancouver, Dist., 1960, 5 p.c.....	7,000 00	6,379 80	5,530 00
Richmond, B.C., 1959, 4½ p.c.....	7,000 00	5,916 40	4,340 00
St. Vital, Man. (R.M.), 1933, 6 p.c.....	1,090 00	1,012 10	950 00
<i>County—</i>			
Norfolk, Ont., 1932, 5 p.c.....	5,000 00	4,688 90	4,700 00
<i>Schools—</i>			
Belleville, P., 1941, 4½ p.c.....	10,000 00	9,424 00	8,600 00
Guelph, P., 1932, 5 p.c.....	2,500 00	2,573 20	2,383 82
<i>Miscellaneous—</i>			
Hydro-Electric Power Com. of Ontario bonds (gtd. by Prov. of Ontario), 1941, 6 p.c.....	10,000 00	9,661 00	10,400 00
Total on deposit with Receiver General.....	\$ 194,248 76	\$ 184,624 76	\$ 169,875 01
<i>Governments—</i>			
Dom. of Canada Victory Loan, 1934, 5½ p.c.....	55,000 00	53,650 00	54,300 00
Dom. of Canada Victory Loan, 1933, 5½ p.c.....	25,000 00	25,000 00	25,250 00
Dom. of Canada Victory Loan, 1923, 5½ p.c.....	1,000 00	1,002 50	1,000 00
*Prov. of New Brunswick, 1939, 3 p.c.....	10,000 00	7,900 00	7,000 00
Prov. of New Brunswick, 1930, 6 p.c.....	5,000 00	4,954 00	5,100 00
Prov. of Ontario, 1935, 6 p.c.....	10,000 00	9,300 00	10,300 00
Prov. of Saskatchewan, 1936, 6 p.c.....	5,000 00	4,950 00	5,100 00
Prov. of Quebec, 1946, 4½ p.c.....	5,000 00	4,295 50	4,300 00
<i>Cities—</i>			
Edmonton, 1933, 5 p.c.....	1,000 00	967 70	870 00
Galt, 1937, 5 p.c.....	5,000 00	4,538 00	4,650 00
Halifax, 1931, 6 p.c.....	6,000 00	5,781 60	6,120 00
Portage Industrial Exhibition Association (g'teed by Portage la Prairie), 1934, 5 p.c.....	7,000 00	6,642 30	6,020 00
†Sorel, 1952, 5 p.c.....	17,000 00	16,297 90	14,620 00
St. Catharines, 1935, 4 p.c.....	4,000 00	3,267 68	3,360 00
Toronto, 1927, 5½ p.c.....	10,000 00	9,426 00	9,900 00
Toronto, 1945, 6 p.c.....	50,000 00	47,860 00	52,500 00
Toronto, 1933, 6 p.c.....	5,000 00	4,809 00	5,150 00
Windsor, Ont., 1946 to 1949, 5½ p.c.....	9,964 20	9,582 52	9,665 27
Winnipeg, Man., 1943, to 1963, 4½ p. c.....	973 33	764 05	778 66
<i>Towns—</i>			
Neepawa, Man., 1944, 6 p.c.....	3,000 00	3,091 50	2,730 00
Renfrew, 1937 to 1941, 5 p.c.....	1,877 23	1,785 45	1,708 27
Smiths Falls, 1933 to 1935, 5½ p.c.....	2,464 54	2,487 31	2,365 95
Sandwich, 1923, 6 p.c.....	385 36	397 69	385 36
Sandwich, 1924, 6 p.c.....	768 47	795 44	768 47
Sandwich, 1925, 6 p.c.....	174 58	181 23	174 58
Watrous, 1922 to 1956, 5½ p.c.....	1,954 69	1,782 69	1,641 94

*On deposit with Government of New Brunswick.

†On deposit with Government of Quebec.

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CANADIAN SURETY—*Concluded.*SCHEDULE B—*Concluded*Bonds and debentures owned by the Company—*Concluded**Held by the Company*

	Par value	Book value	Market value
<i>Township—</i>			
York, 1931, 6 p.c.....	\$ 4,000 00	\$ 3,828 40	\$ 4,080 00
<i>School—</i>			
†St. Hyacinthe, 1953 to 1960, 4½ p.c.....	10,346 29	9,179 13	8,070 10
<i>Miscellaneous—</i>			
Toronto Harbour Coms., 1953, 4½ p.c.....	4,000 00	3,376 00	3,440 00
Hydro-Electric Power Com. of Ontario, 1957, 4 p.c.....	25,000 00	17,055 00	19,500 00
Greater Winnipeg Water District, 1940, 6 p.c.....	5,000 00	4,643 50	5,100 00
Union Trust Company, Ltd., G'teed Investment, 1923, 5½ p.c.....	2,500 00	2,500 00	2,500 00
Total par, book and market values.....	<u>\$ 487,657 45</u>	<u>\$ 456,716 85</u>	<u>\$ 448,323 61</u>

†On deposit with Government of Quebec.

CAR AND GENERAL INSURANCE CORPORATION, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

Chairman, A. W. WAMSLEY—Secretary, W. A. HURST—Principal Office, London, England—
Chief Agent in Canada, ARTHUR BARRY—Principal Office in Canada, Montreal, Que.

(Established in 1903. Commenced business in Canada, Dec. 4, 1918.)

CAPITAL

Amount of joint stock authorized.....	£50,000	0	0	=	\$1,216,666	66
Amount of joint stock subscribed.....	130,715	0	0	=	635,420	70
Amount paid thereon in cash.....	51,433	5	0	=	249,980	17

ASSETS IN CANADA

Held solely for the protection of Canadian policyholders

Bonds and debentures on deposit with Receiver General—

<i>Governments—</i>	Par value	Market value
Dom. of Canada Victory Loan, 1923, 5½ p.c.	\$ 25,000 00	\$ 25,000 00
Dom. of Canada Victory Loan, 1924, 5½ p.c.	5,000 00	4,950 00
Dom. of Canada Victory Loan, 1933, 5½ p.c.	148,500 00	149,985 00
Dom. of Canada Victory Loan, 1937, 5½ p.c.	31,500 00	32,760 00
Province of Alberta, 1922, 4 p.c.	123,126 66	121,895 40
Province of Quebec, 1955, 3 p.c.	125,749 80	72,934 88
<i>Miscellaneous—</i>		
Canada Permanent Mortgage, 1923, 5½ p.c.	25,000 00	25,000 00

Total on deposit with Receiver General.....	\$ 483,876 46	\$ 432,525 28
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Carried out at market value.....	\$ 432,525 28
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Other Assets in Canada

Bonds held by company:—

	Par value	Market value
Dom. of Canada Victory Loan, 1922, 5½ p.c.	\$ 500 00	\$ 500 00
Dom. of Canada Victory Loan, 1924, 5½ p.c.	7,000 00	6,930 00
Montreal Street Ry. Debentures, 1922, 4½ p.c.	2,433 33	2,384 66

Total par and market values.....	\$ 9,933 33	\$ 9,814 66
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Carried out at market value.....	9,814 66
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Cash at head office.....	5,759 20
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Cash in banks, viz.:—

Bank of Montreal, Montreal.....	\$ 27,387 32
Bank of Montreal, New York.....	100 00
Royal Bank, Montreal.....	5,415 50

Total cash in banks.....	32,902 82
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Interest accrued.....	4,935 76
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Agents' balances and premiums uncollected, viz.:—

Fire (\$192.20 on business prior to Oct. 1, 1921).....	\$ 27,657 77
Accident.....	1,356 41
Automobile (A).....	3,568 46
Automobile (B).....	1,596 75
Liability.....	102 85

Total.....	34,282 24
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Office furniture and plans.....	5,708 91
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All other assets.....	1,303 30
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Gross assets in Canada.....	\$ 527,232 17
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Deduct assets not admitted.....	7,011 11
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Net admitted assets in Canada.....	\$ 520,231 06
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SESSIONAL PAPER No. 8

CAR AND GENERAL—Continued.

LIABILITIES IN CANADA

Net amount of fire claims, unadjusted.....	\$	2,822 80	
“ accident claims, unadjusted.....		10 00	
“ automobile (A) claims, unadjusted.....		—331 66	
“ automobile (B) claims, unadjusted.....		1,443 00	
“ liability claims, unadjusted.....		250 00	
“ sickness claims, unadjusted.....		142 87	
Total net amount of unsettled claims.....	\$		4,337 01
Reserve of unearned premiums, viz.:—			
Fire.....	\$	77,014 42	
Accident.....		3,124 52	
Automobile (A).....		16,355 91	
Automobile (B).....		11,691 55	
Liability.....		1,077 43	
Sickness.....		2,637 37	
Total, \$111,901.20; carried out at 80 per cent.....			\$9,520 96
Taxes due and accrued.....			13,056 37
Due Royal Exchange Assur. for proportion of expenses.....			21,212 74
Reinsurance premiums, fire.....			5,761 75
All other liabilities.....			48 65
Total liabilities in Canada.....	\$		133,937 48

INCOME IN CANADA

Premiums	Class of Business						
	Fire	Accident	Automobile (A)	Automobile (B)	Hail	Liability	Sickness
	\$ cts	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	252,388 99	12,107 03	66,890 80	30,950 06	173,172 16	2,441 36	6,049 37
Less reinsurance.....	53,548 77	1,266 18	11,035 92	1,960 07			633 09
Less return premiums.....	36,130 56	3,700 25	25,746 20	5,619 59	800 57	40 00	1,854 50
Total deduction.....	89,679 33	4,966 43	36,782 12	7,579 66			2,487 59
Net premiums written.....	162,709 66	7,140 60	30,108 68	23,370 40	172,371 59	2,401 36	3,561 78
Net premiums written for all classes of business.....	\$						401,664 07
Interest earned on investments.....							20,538 74
Total income in Canada.....	\$						422,202 81

12 GEORGE V, A. 1922

CAR AND GENERAL—Continued.

EXPENDITURE IN CANADA

Claims	Class of Business						
	Fire	Accident	Auto- mobile (A)	Auto- mobile (B)	Hail	Liability	Sickness
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year.....	67,476 94	1,125 03	37,930 77	14,621 33	134,729 68	1,058 94	3,692 93
Less savings and salvage.....	1,216 58		2,218 73	894 73			
Less reinsurance.....	21,337 85	130 82	9,904 28	4,957 33			430 67
Total deduction.....	22,554 43		12,123 01	5,882 06			
Net losses incurred	44,922 51	994 21	25,807 76	8,739 27	134,729 68	1,058 94	3,262 26

Total net losses incurred for all classes of business.....	\$ 219,514 63
Adjustment expenses incurred, fire, \$1,453.47; other, \$14,402.25.....	15,855 72
Commission and brokerage, fire, \$35,965.94; other, \$63,786.66.....	99,752 60
Commission on profits, fire, \$1,025.02; other, \$73.65.....	1,098 67
Taxes.....	13,451 12
*Salaries, fees and travelling expenses:—Salaries of chief agency, \$21,752.54; auditors fees, \$450; travelling expenses of chief agency, \$3,684.02; other, \$188.73.....	26,075 29
†Miscellaneous expenditure, viz.:—Advertising, \$482.10; furniture and fixtures, \$739.03; legal expenses, \$292.63; maps and plans, \$1,030.54; postage, telegrams, telephones and express, \$895.60; printing and stationery, \$2,538.58; rents, \$1,103.44; underwriters' boards, associations, etc., \$2,719.24; sundry, \$733.91.....	10,535 07

Total expenditure in Canada.....\$ 386,283 10

*(Of which \$14,213.17 belongs to Fire business.)

†(Of which \$7,103 69 belongs to Fire business.)

SUMMARY OF RISKS AND PREMIUMS IN CANADA

Risks and Premiums	Class of Business		
	Fire		Accident
	Amount	Premiums	Premiums
	\$	\$ cts.	\$ cts.
Gross in force at end of 1920.....	15,051,014	183,830 34	5,460 21
Taken in 1921, New.....	53,315,818	235,341 08	10,898 23
Renewed.....	1,186,745	17,047 91	1,208 80
Totals.....	69,553,577	436,219 33	17,567 24
Less ceased.....	52,020,641	253,191 53	10,052 01
Gross in force at end of 1921.....	17,532,936	183,027 80	7,515 23
Less reinsured.....	7,435,791	33,338 18	1,266 18
Net in force at end of 1921.....	10,097,145	149,689 62	6,249 05

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CAR AND GENERAL—*Concluded.*SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded*

Premiums	Class of Business		
	Automobile (A)	Automobile (B)	
	Premiums	Premiums	
	\$ cts.	\$	cts.
Gross in force at end of 1920.....	27,412 56	17,944	41
Taken in 1921, New and Renewed.....	66,890 80	30,950	06
Totals.....	94,303 36	48,894	47
Less ceased.....	50,555 62	23,551	29
Gross in force at end of 1921.....	43,747 74	25,343	18
Less reinsured.....	11,035 92	1,960	07
Net in force at end of 1921.....	32,711 82	23,383	11

	Class of Business		
	Liability Premiums	Hail Premiums	Sickness Premiums
	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	1,297 54		4,880 06
Taken in 1921, New.....	2,004 86	173,172 16	5,449 00
Renewed.....	436 50		600 37
Totals.....	3,738 90		10,929 43
Less ceased.....	1,584 04	173,172 16	5,021 60
Gross in force at end of 1921.....	2,154 86		5,907 83
Less reinsured.....			633 09
Net in force at end of 1921.....	2,154 86		5,274 74

(For General Business Statement, see Appendix)

CAXTON INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE TERM ENDING DECEMBER 31, 1921.

Chairman and Secretary, W. B. COATTS—Principal Office, London, England—Chief Agent in
Canada, A. H. C. CARSON—Head Office in Canada, Toronto, Ont.

(Established. Commenced business in Canada, Jan. 31, 1921)

CAPITAL

Amount of capital authorized.....	\$	486,666 67
Amount subscribed and amount paid thereon in cash.....		<u>117,515 40</u>

ASSETS IN CANADA

Held solely for the protection of Canadian policyholders

Bonds on deposit with Receiver General:—		Par value	Market value
British National War Bonds, 1928, 4 p.c.....	\$	48,666 67	\$ 43,313 33
“ “ 1927, 5 p.c.....		4,866 67	4,526 00
“ “ 1928, 5 p.c.....		29,200 00	27,156 00
Total on deposit with Receiver General.....	\$	82,733 34	\$ 74,995 33
Carried out at market value.....			<u>\$ 74,995 33</u>

Other Assets in Canada

Cash in Merchants Bank of Canada, Toronto.....		327 87
Total assets in Canada.....	\$	<u>75,323 20</u>

LIABILITIES IN CANADA

Reinsurance premiums.....	\$	5,847 03
Total liabilities in Canada.....	\$	<u>5,847 03</u>

INCOME IN CANADA

Gross premiums written.....	\$	62,102 23
Less reinsurance ceded.....	\$	40,828 77
Less return premiums.....		5,895 57
Total deduction.....	\$	46,724 34
Net premiums written.....	\$	15,377 89
Interest earned on investments.....		43 50
Total income in Canada.....	\$	<u>15,421 39</u>

SESSIONAL PAPER No. 8

CAXTON—*Concluded.*

EXPENDITURE IN CANADA

Gross losses incurred during the year.....	\$ 30,981 99	
Less licensed reinsurance.....	462 63	
Net losses incurred		\$ 30,519 36
Adjustment expenses.....		318 23
Commission and brokerage.....		6,262 07
Taxes.....		712 28
Miscellaneous expenditure, viz.:—Advertising, \$151.90; maps and plans, \$86.75; postage, telegrams, telephones and express, \$8.50; printing and stationery, \$5,076.46.....		5,323 61
		<u>\$ 43,135 55</u>

SUMMARY OF RISKS AND PREMIUMS IN CANADA

	Amount	Premiums
Taken in 1921, new.....	\$ 5,467,897	\$ 62,102 28
Less ceased.....	753,616	7,542 98
Gross in force at end of 1921.....	\$ 4,714,281	\$ 54,559 25
Less reinsured.....	4,714,281	54,559 25

(For General Business Statement see Appendix.)

THE CENTURY INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DEC. 31, 1921

Chairman, ALFRED HOLMES—Secretary, JNO. R. LITTLE—Principal Office, Edinburgh, Scotland
—Chief Agent in Canada, T. W. GREER—Head Office in Canada, Vancouver, B.C.

(Incorporated 1885. Dominion license issued December 12, 1917)

CAPITAL

Amount of joint stock capital authorized, subscribed £315,000.....	\$ 1,533,000 00
Amount paid in cash, £105,000.....	511,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds on deposit with Receiver General, viz.:

Governments—

	Par value	Market value
Dom. of Canada Bonds, 1920/1925, 4½ p.c.....	\$ 16,060 00	\$ 14,132 80
Dom. of Canada Stock, 1938, 3 p.c.....	73,000 00	46,720 00
Prov. of Alberta, 1943, 4½ p.c.....	30,027 33	22,220 22
Prov. of Manitoba, 1953, 4½ p.c.....	10,220 00	8,380 40
Prov. of Manitoba, 1923, 5 p.c.....	4,380 00	4,511 40
Prov. of Nova Scotia, 1934/64, 4½ p.c.....	24,333 33	16,546 66
Prov. of Ontario, 1947, 4 p.c.....	25,063 33	20,301 29
British National War Bonds, 1929, 4 p.c.....	24,333 33	17,033 33

City—

Regina, Sask., 1926, 4½ p.c.....	9,733 34	9,052 00
Regina, Sask., 1952, 4½ p.c.....	4,866 67	3,698 67
Toronto, Ont., 1929, 3½ p.c.....	38,446 67	33,448 60
Toronto, Ont., 1944, 3½ p.c.....	48,666 67	35,526 67
Vancouver, B.C., 1951 and 52, 4 p.c.....	24,333 33	17,033 33

Township—

Richmond, 1962, 4½ p.c.....	26,000 00	15,860 00
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Railway—

Can. Northern Ontario Ry., 1st mtge (g'teed by Dom. of Can.), 1961, 3½ p.c.....	13,140 00	8,541 00
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Total on deposit with Receiver General.....	\$ 372,604 00	\$ 277,873 04
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Carried out at market value.....	\$	277,873 04
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Other Assets in Canada

Cash at Chief Agency in Canada.....	1,172 16
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Cash in banks, in Canada, viz.:

Home Bank of Canada, Toronto.....	\$ 11,571 68
Merchants Bank of Canada, Vancouver.....	69 41
Royal Bank of Canada, Toronto.....	9,264 47

Total cash in banks.....	20,905 56
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Agents' balances and premiums uncollected (\$1,086.17 prior to Oct. 1, 1921).....	43,531 80
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Interest due.....	2,500 00
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Reinsurance losses, \$1,126.48; adjustment expenses, \$28.10.....	1,154 58
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Deposit with Grain Association.....	911 23
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Gross assets in Canada.....	\$ 348,048 37
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Deduct assets not admitted.....	1,086 17
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Net admitted assets in Canada.....	\$ 346,962 20
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SESSIONAL PAPER No. 8

THE CENTURY INSURANCE COMPANY—*Concluded.*

LIABILITIES IN CANADA

Net amount of claims, unadjusted.....	\$	19,772 64
Reserve of unearned premiums, \$183,350.40; carried out at 80 per cent.....		146,680 32
General Agency commissions, B.C., due.....		6,312 93
Reinsurance premiums (net).....		7,294 12
Adjustment expenses.....		91 73
Taxes due and accrued.....		7,500 00
Total liabilities in Canada.....	\$	<u>187,651 74</u>

INCOME IN CANADA

Gross premiums written.....	\$	422,525 51
Deduct reinsurances, \$46,358.39; return premiums, \$91,385.46.....		<u>137,743 85</u>
Net premiums written.....	\$	284,781 66
Interest earned on investments.....		<u>9,184 13</u>
Total income in Canada.....	\$	<u>293,965 79</u>

EXPENDITURE IN CANADA

Gross losses incurred during the year.....	\$	165,668 55
Deduct reinsurances, \$2,922.97; savings and salvage, \$21,390.45.....		<u>24,313 42</u>
Net losses incurred during the year.....	\$	141,355 13
Adjustment expenses incurred.....		3,228 47
Commission or brokerage.....		84,192 86
Taxes.....		13,083 96
All other expenditure: Advertising, \$198.04; printing and stationery, \$2,645.49; underwriters' boards, tariff associations, etc., \$5,536.47; postage, telegrams, telephones and express, \$536.65; general expenses, Grain Association \$628.23; miscellaneous, \$31; sundry, \$237.50; legal fees, \$7.70.....		<u>9,821 08</u>
Total expenditure in Canada.....	\$	<u>251,681 50</u>

RISKS AND PREMIUMS IN CANADA

	Amount	Premiums
Gross policies in force at end of 1920.....	\$ 27,141,219	\$ 383,472 98
Taken in 1921, new.....	40,558,340	427,321 19
Total.....	\$ 67,699,559	\$ 810,794 17
Less ceased.....	29,836,877	402,129 59
Gross in force at end of 1921.....	\$ 37,862,682	\$ 408,664 58
Less reinsured.....	4,714,342	52,892 81
Net in force at end of 1921.....	<u>\$ 33,148,340</u>	<u>\$ 355,771 77</u>

(For General Business Statement, see Appendix)

12 GEORGE V, A. 1922

CHINA FIRE INSURANCE COMPANY, LIMITED

Chairman The Hon. M. A. O. LANG—General Manager, C. MONTAGUE, Esq.—Principal Office,
Hong Kong—Chief Agent in Canada, C. R. DRAYTON—Head Office in Canada, Toronto,
Ont.

(Incorporated, 1870. Dominion license issued, September 11, 1919)

CAPITAL

Authorized and subscribed.....	\$ 1,500,000 00
Paid up in cash.....	300,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bond on deposit with Receiver General—

	Par value	Market value
British War Loan, 1929/47, 5 p.c.....	\$ 27,253 33	\$ 22,620 26
Carried out at market value.....		\$ 22,620 26

Other Assets in Canada

Cash in Union Bank of Canada, Vancouver, B.C.....	\$ 3,512 49
Agents' balances and premiums uncollected.....	1,479 07
Total assets in Canada.....	\$ 27,611 82

LIABILITIES IN CANADA

Reserve of unearned premiums, \$5,805.29; carried out at 80 per cent thereof.....	\$ 4,644 23
Taxes due and accrued.....	175 16
Reinsurance premiums.....	341 50
Total liabilities in Canada.....	\$ 5,160 89

INCOME IN CANADA

Gross premiums written.....	\$ 13,571 78
Deduct reinsurances ceded, \$2,678.65; return premiums, \$2,906.86.....	5,585 51
Net premiums written.....	\$ 7,986 27
Total income in Canada.....	\$ 7,986 27

EXPENDITURE IN CANADA

Gross losses incurred during the year.....	\$ 2,783 32
Deduct licensed reinsurance.....	62 49
Net losses incurred.....	\$ 2,720 83
Adjustment expenses.....	93 50
Commission or brokerage.....	1,996 57
Taxes.....	122 67
Salaries of chief agency, \$375.49; travelling expenses, \$9.24; auditors' fees, \$19.50.....	404 23
Miscellaneous expenditure, viz.:—Furniture and fixtures, \$2.35; underwriters' boards, etc., \$159.77; advertising, \$38.55; maps and plans, \$292.32; postage, telegrams, telephones and express, \$37.75; printing and stationery, \$22.38; rents, \$84; sundry expenses, \$43.....	680 12
Total expenditure in Canada.....	\$ 6,018 01

SESSIONAL PAPER No. 8

CHINA FIRE INSURANCE COMPANY—*Continued*

RISKS AND PREMIUMS IN CANADA

	Amount	Premiums
Gross in force at end of 1920.....	\$ 933,682	\$ 14,117 23
Taken in 1921, new.....	899,812	13,571 78
Total.....	\$ 1,833,494	\$ 27,689 01
Less ceased.....	878,123	13,702 02
Gross in force at end of 1921.....	\$ 955,371	\$ 13,986 99
Less reinsured.....	230,225	3,066 95
Net in force at end of 1921.....	\$ 725,146	\$ 10,920 04

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

REVENUE ACCOUNT

Net premiums received, <i>less</i> returns and reinsurances.....	\$ 2,129,816 61
Interest and dividends.....	336,819 25
	<u>\$ 2,466,635 86</u>
Losses and claims.....	\$ 839,537 48
Charges.....	209,893 69
Directors' and auditors' fees.....	8,803 23
Commissions.....	173,611 35
Balance.....	1,234,790 11
	<u>\$ 2,466,635 86</u>

CHINA FIRE INSURANCE COMPANY—*Concluded*
BALANCE SHEET

ASSETS

Cash at bankers on current and deposit account:—	
Silver.....	\$ 492,502 14
Sterling.....	£ 10,657 4 0
Investments:—	
In silver securities.....	932,846 56
In sterling securities.....	2,586,099 50
	<u>£ 344,695 1 0</u>
Loans on mortgages:—	
On properties in Hongkong.....	\$ 206,000 00
On properties in Shanghai.....	133,333 36
Sundry debtors.....	339,333 36
Leasehold property.....	742,873 42
	<u>1,441,879 54</u>
	<u>\$ 6,618,041 88</u>

LIABILITIES

Capital Account:—	
20,000 shares of \$100 each, \$20 per share paid up.....	\$ 400,000 00
Reserve fund.....	1,000,000 00
Extra reserve fund £100,000 and \$100,000.....	874,193 56
Reinsurance fund account.....	1,585,343 25
Underwriting suspense account.....	454,940 88
Exchange and investment fluctuation account.....	331,255 78
Sundry creditors.....	170,246 24
Working account 1920 balance.....	617,272 06
Working account 1921 balance.....	1,234,730 11
	<u>\$ 6,618,041 88</u>

SESSIONAL PAPER No. 8

CITIZENS' INSURANCE COMPANY OF MISSOURI

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

President, CHAS. E. CHASE—Secretary, P. O. CROCKER—Principal Office, St. Louis, Mo.—Chief Agent in Canada, C. H. MACAULAY—Head Office, in Canada, Vancouver, B.C.

(Incorporated 1837. Dominion license issued, December 4, 1917)

CAPITAL

Amount of joint stock capital authorized, subscribed, and paid in cash.....\$ 200,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bond on deposit with Receiver General.

	Par value	Market value
Dominion of Canada Victory Loan, 1927, 5½ p.c.....	\$ 35,000 00	\$ 35,000 00
Carried out at market value.....		\$ 35,000 00

Other Assets in Canada

Cash in Canadian Bank of Commerce, Vancouver, B.C.....	6,288 87
Agents' balances and premiums uncollected (\$4,099.29 on business prior to Oct. 1, 1921).....	8,824 75
Gross assets in Canada.....	\$ 50,113 62
Deduct assets not admitted.....	4,099 29
Net admitted assets.....	\$ 46,014 33

LIABILITIES IN CANADA

Net amount of claims, unadjusted.....	\$ 141 00
Reserve of unearned premiums, \$27,155.20; carried out at 80 per cent thereof.....	21,724 16
Taxes, due and accrued.....	372 50
Total liabilities in Canada.....	\$ 22,237 66

INCOME IN CANADA

Gross premiums written.....	\$ 47,204 24
Less reinsurance, \$437; return premiums, \$10,382.71.....	10,819 71
Net premiums written.....	\$ 36,384 53
Interest on investments.....	21 75
Total income in Canada.....	\$ 36,406 28

EXPENDITURE IN CANADA

Net amount incurred for claims.....	\$ 17,168 93
Adjustment expenses.....	537 87
Commission and brokerage.....	9,033 37
Taxes.....	1,494 05
Salaries of chief agency.....	150 00
Miscellaneous expenditure, viz.: Underwriters' Boards, tariff associations, etc., \$652.50; postage, telegrams, telephones and express, \$129.35; maps and plans, \$110.45.....	892 30
Total expenditure in Canada.....	\$ 29,276 52

12 GEORGE V, A. 1922

CITIZENS' INSURANCE COMPANY—*Concluded*
RISKS AND PREMIUMS IN CANADA

	Amount	Premiums
Gross in force at end of 1920.....	\$ 3,313,180	\$ 54,442 55
Taken in 1921, renewed.....	3,047,045	47,204 24
Total.....	\$ 6,360,225	\$ 101,646 79
Less ceased.....	2,762,207	45,416 49
Gross in force at end of 1921.....	\$ 3,598,018	\$ 56,230 30
Less reinsured.....	88,000	402 52
Net in force at end of 1921.....	\$ 3,510,018	\$ 55,827 78

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921
INCOME

Total premium income.....	\$ 214,507 98
Received for interest and dividends.....	34,003 97
Increase in liabilities during the year on account of reinsurance treaties.....	55,124 41
Gross profit on sale of bonds.....	1,170 00
Total income.....	\$ 304,806 36

DISBURSEMENTS

Net amount paid for claims.....	\$ 269,614 94
Expenses of adjustment and settlement of claims.....	9,506 79
Paid stockholders for interest or dividends.....	16,000 00
Agents' commissions or brokerage.....	26,003 47
Field supervisory expenses.....	18,057 00
Salaries, fees and all other charges of officers, directors, trustees and home office employees	18,347 36
Rents.....	2,040 33
Furniture and fixtures, repairs to same.....	1,211 17
Federal taxes.....	7,496 69
Insurance Department, licenses, fees, etc.....	13,572 97
All other disbursements.....	24,301 56
Total disbursements.....	\$ 406,152 28

LEDGER ASSETS

Book value of bonds and stocks owned.....	\$ 581,105 62
Cash in banks and trust companies.....	227,559 60
Agents' balances.....	280,425 40
Due from reinsurance companies on open account.....	32,016 18
Total ledger assets.....	\$ 1,121,106 80

NON-LEDGER ASSETS

Interest due and accrued.....	9,258 22
Gross assets.....	\$ 1,130,365 02
Deduct assets not admitted.....	51,756 62
Total admitted assets.....	\$ 1,078,608 40

LIABILITIES

Net amount of unpaid claims.....	\$ 38,346 77
Total unearned premiums.....	288,947 64
Federal, state and other taxes due or accrued (estimated).....	5,000 00
Funds held under reinsurance treaties.....	261,256 29
Total liabilities, excluding capital stock.....	\$ 593,550 70
Capital stock paid up in cash.....	200,000 00
Surplus over all liabilities.....	285,057 70
Total liabilities.....	\$ 1,078,608 40

RISKS AND PREMIUMS

FIRE RISKS

Amount of policies written or renewed during the year.....	\$ 380,499,715 00
Premiums thereon.....	3,952,464 12
Amount of policies terminated during the year.....	93,164,840 00
Premiums thereon.....	936,291 57
Net amount of policies in force at December 31, 1921.....	32,817,632 00
Premiums thereon.....	329,130 46

SESSIONAL PAPER No. 8

COLUMBIA INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, PERCIVAL BERESFORD—Secretary, HOWARD TERHUNE—Principal Office, New York, City, U.S.A.—Chief Agent in Canada, R. MACD. PATERSON—Head Office in Canada, Montreal.

(Incorporated, 1901. Dominion license issued October 11, 1917.)

CAPITAL

Amount of joint stock capital authorised, subscribed and paid in cash..... \$ 400,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds on deposit with Receiver General, viz.:—

	Par value	Market value
<i>Governments—</i>		
Dom. of Canada Victory Loan, 1922, 5½ p.c.....	\$ 51,000 00	\$ 51,000 00
Dom. of Canada Victory Loan, 1937, 5½ p.c.....	27,000 00	28,080 00
Dom. of Canada Victory Loan, 1934, 5½ p.c.....	25,000 00	24,750 00
<i>Cities—</i>		
Moosejaw, 1933, 5 p.c.....	10,000 00	8,800 00
North Bay, 1932, 5 p.c.....	1,000 00	920 00
North Bay, 1933, 5 p.c.....	3,000 00	2,760 00
North Bay, 1935, 5 p.c.....	1,000 00	910 00
North Bay, 1936, 5 p.c.....	3,000 00	2,730 00
North Bay, 1937, 5 p.c.....	1,000 00	900 00
North Bay, 1942, 5 p.c.....	1,000 00	890 00
St. Boniface, 1931, 5 p.c.....	486 67	423 40
St. Boniface, 1943, 5 p.c.....	10,000 00	7,900 00
<i>Town—</i>		
Le Pas (g'teed by Prov. of Man.), 1933, 5 p.c.....	10,000 00	9,200 00
<i>School—</i>		
Montreal P., 1933, 6 p.c.....	3,000 00	3,030 00
Montreal P., 1934, 6 p.c.....	7,000 00	7,070 00
Total on deposit with the Receiver General.....	\$ 153,486 67	\$ 149,363 40

Carried out at market value.....\$ 149,363 40

Other Assets in Canada

Bonds held by Company—

Dom. of Canada Victory Loan, 1923, 5½ p.c.....	\$ 91,000 00	\$ 91,000 00
Dom. of Canada Victory Loan, 1924, 5½ p.c.....	100,000 00	99,000 00
Dom. of Canada Victory Loan, 1925, 5 p.c.....	3,000 00	2,910 00
Dom. of Canada Victory Loan, 1933, 5½ p.c.....	25,000 00	25,250 00
Dom. of Canada Victory Loan, 1934, 5½ p.c.....	145,000 00	143,550 00
Dom. of Canada Victory Loan, 1937, 5½ p.c.....	11,000 00	11,440 00

Total, par and market values.....\$ 375,000 00 \$ 373,150 00

Carried out at market value..... 373,150 00
Cash at chief agency in Canada..... 8 05

Cash in banks:—

Royal Bank of Canada, Montreal.....	\$ 71,946 65
Royal Bank of Canada, Halifax.....	3,686 27
Royal Bank of Canada, Winnipeg.....	5,755 35
Royal Bank of Canada, Vancouver.....	1,739 72

Total cash in banks..... 83,127 99
Interest accrued..... 5,267 47

12 GEORGE V, A. 1922

COLUMBIA—Continued

ASSETS IN CANADA—Concluded.

Agents' balances and premiums uncollected, viz.:—		
Fire (\$1,289.18 on business prior to Oct. 1, 1921).....	\$	17,895 86
Auto (A).....		2,627 77
Auto (B).....		1,057 67
Inland Transportation.....		329 39
Total.....	\$	21,910 69
All other assets.....		1,288 61
Gross assets in Canada.....	\$	634,116 21
Deduct asset not admitted.....		1,289 18
Net admitted assets in Canada.....	\$	632,827 03

LIABILITIES IN CANADA

Net amount of fire claims, unadjusted.....	\$	7,250 96
Net amount of automobile (A) claims, unadjusted.....		2,416 70
Net amount of automobile (B) claims, unadjusted.....		957 64
Net amount of inland transportation claims, unadjusted.....		100 00
Total unsettled claims unpaid.....	\$	10,725 30
Total reserve of unearned premiums, viz.:—		
Fire.....	\$	77,202 18
Automobile (A).....		33,913 70
Automobile (B).....		4,667 53
Inland transportation.....		1,367 31
Total, \$117,150.72; carried out at 80 per cent.....		93,720 57
Taxes due and accrued, fire, \$2,834.72; other, \$1,000.....		3,834 72
Reinsurance premiums due, fire.....		1,121 30
Contingent commissions.....		181 60
Total liabilities in Canada.....	\$	109,583 49

INCOME IN CANADA

Premiums	Fire	Automobile (A)	Automobile (B)	Inland Trans- portation
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	223,370 70	82,290 57	14,573 11	11,200 61
Less reinsurance.....	36,464 86			13 60
Less return premiums.....	59,436 81	15,786 55	3,984 29	922 67
Total deduction.....	95,901 67			936 27
Net premiums written.....	127,469 03	66,504 02	10,588 82	10,264 34
Net premiums written for all classes of business in Canada..... \$ 214,826 21				
Interest earned on investments..... 26,547 84				
Total income in Canada..... \$ 241,374 05				

SESSIONAL PAPER No. 8

COLUMBIA—Continued

EXPENDITURE IN CANADA

Claims	Class of Business			
	Fire	Automobile (A)	Automobile (B)	Inland Trans- portation
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year.....	115,511 68	22,503 04	275 88	5,168 36
Less savings and salvage.....		842 02		127 50
Less reinsurances.....	22,865 35		426 00	
Net losses incurred.....	92,646 33	21,661 02	-150 12	5,040 86
Net claims incurred for all classes of business.....	\$ 119,198 09			
Adjustment expenses, fire, \$906.04; other, \$3,404.57.....	4,310 61			
Commission on profits, fire.....	181 60			
Commission and brokerage, fire, \$28,977.89; other, \$25,712.48.....	54,690 37			
Taxes, fire, \$5,501.54; other, \$2,926.11.....	8,427 65			
*Salaries of chief agency, \$11,995.80; auditors' fees, \$175; travelling expenses, \$921.94.....	13,092 74			
†Miscellaneous expenditure:—Advertising, \$1,419.59; postage, telegrams, telephones and express, \$1,198.11; printing and stationery, \$3,010.48; underwriters' boards, associations, etc., \$1,885.65; rents, \$989.13; furniture and fixtures, \$37.33; maps and plans, \$1,152.86; office expenses, \$809.50; sundry charges, \$3,677.07.....	14,179 72			
Total expenditure in Canada.....	\$ 214,080 78			

SUMMARY OF RISKS AND PREMIUMS IN CANADA

Risks and premiums	Class of Business				
	Fire		Auto (A)	Auto (B)	Inland Trans- portation
	Amount	Premiums	Premiums	Premiums	Premiums
	\$	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	8,248,136	87,826 38	85,006 10		3,403 99
Taken in 1921, new.....	17,724,405	217,578 70	82,290 57	14,573 11	11,200 61
Renewed.....	736,725	5,792 00			
Totals.....	26,709,266	311,197 08	167,296 67		14,604 60
Less ceased.....	12,380,011	137,027 64	99,915 97	5,238 04	11,896 32
Gross in force at end of 1921.....	14,329,255	174,169 44	67,380 70	9,335 07	2,708 28
Less reinsured.....	2,750,676	33,192 03			13 60
Net in force at end of 1921.....	11,578,579	140,977 41	67,380 70	9,335 07	2,694 68

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

LEDGER ASSETS

Book value of bonds.....	\$ 1,733,088 1g
Cash in trust companies and in banks.....	32,032 23
Agents' balances.....	493,740 89 ^h
Due from authorized companies on losses paid.....	1,912 34
Due from unauthorized companies on losses paid.....	1,503 06
Bills receivable for interest.....	270 00
Cash deposit.....	300 00
Total ledger assets.....	\$ 2,262,846 65

*(\$10,429.08 of which belongs to fire business.)

†(\$11,171.79 of which belongs to fire business.)

12 GEORGE V, A. 1922

COLUMBIA—Concluded

NON-LEDGER ASSETS

Interest accrued.....	\$ 19,742 88
Reinsurance.....	1,935 46
Gross assets.....	\$ 2,284,524 99
Deduct assets not admitted....	81,462 37
Net admitted assets.....	\$ 2,203,062 62

LIABILITIES

Net amount of unpaid claims.....	\$ 227,412 40
Expenses of investigation and adjustment of losses, estimated	3,500 00
Total unearned premiums.....	918,736 99
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	3,500 00
Federal, state and other taxes due and accrued (estimated).....	32,000 00
Contingent commissions or other charges due or accrued.....	3,500 00
Total liabilities, except capital stock.....	\$ 1,188,649 39
Capital stock paid up in cash.....	400,000 00
Surplus over all liabilities.....	614,413 23
Total liabilities.....	\$ 2,203,062 62

INCOME

Net cash received for premiums.....	\$ 1,405,207 1 ²
Interest and dividends.....	92,073 93
Gross profit on sale or maturity of ledger assets.....	14,076 50
Gross increase, by adjustment, in book value of ledger assets.....	31,439 00
Shareholders subscription to surplus.....	388,425 55
Total income.....	\$ 1,931,222 10

DISBURSEMENTS

Net amount paid for claims.....	\$ 1,093,013 41
Expenses of adjustment and settlement of claims.....	38,392 35
Commissions of brokerage.....	349,965 38
Field supervisory expenses.....	73,322 30
Salaries, fees and all other charges of officers, directors, trustees and home office employees	82,925 21
Rents.....	7,774 93
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, Insurance Department licenses and fees, etc.....	61,021 45
Inspections and surveys, including underwriters' boards and tariff associations.....	20,278 44
Federal taxes.....	14,415 05
Agents' balances charged off.....	173 70
Gross loss on sale or maturity of bonds.....	7,569 75
Gross decrease, by adjustment, in book value of bonds.....	114,792 11
All other disbursements.....	49,398 72
Total disbursements.....	\$ 1,913,042 80

RISKS AND PREMIUMS—FIRE RISKS.

Amount of policies written or renewed during the the year.....	\$221,835,392 00
Premiums thereon.....	1,963,773 14
Amount terminated during the year.....	51,470,111 00
Premiums thereon.....	507,869 64
Net amount in force December 31, 1921.....	84,466 274 00
Premiums thereon.....	712,929 06

SESSIONAL PAPER No. 8

COMMERCIAL UNION ASSURANCE COMPANY, LIMITED

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

Chairman, E. ROGER OWEN—Principal Office, London, England—Chief Agent in Canada, W. S. JOPLING—Head Office in Canada, Montreal.

(Established September 28, 1861. Commenced business in Canada, September 11, 1863)

CAPITAL

Amount of capital authorized and subscribed.....	£ 2,950,000 stg.	\$14,356,666 66
Amount paid thereon in cash.....	1,475,000 stg.	7,178,333 33

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Market value of bonds and debentures on deposit with Receiver General (<i>For details, see Schedule B</i>).....	\$ 1,239,185 63
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Other Assets in Canada

Value of real estate, office building, 223-6 St. James St., Montreal.....	325,000 00
Amount secured by way of loan on Standard Trust Co., Mortgage.....	20,000 00
Due by Palatine Insurance Co., acct., proportion of expenses.....	6,849 58
Cash on hand at head office in Canada.....	22,590 76

Cash in banks, viz.:—

Hochelaga Bank, Montreal.....	\$ 1,748 91
Bank of Montreal (B.N.A.), Winnipeg.....	19,642 27
Bank of Montreal (B.N.A.), Montreal.....	4,715 12
Bank of Montreal (B.N.A.), Vancouver.....	19,916 16
Union Bank of Canada, Montreal.....	2,738 59
Union Bank of Canada, Montreal (Building Account).....	12,998 04
Market and Fulton National Bank, New York.....	30,279 34

Cash in Banks in Canada.....	92,038 43
On deposit with Western Canada Grain Growers' Association.....	1,000 00
Agents' balances and premiums uncollected (\$16,702.28 was on business issued prior to Oct. 1, 1921).....	121,226 22
Rents due, \$118.75; accrued, \$9,593.70.....	9,712 45
Office furniture and plans.....	7,500 00

Gross assets in Canada.....	\$ 1,845,103 07
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Deduct assets not admitted.....	24,202 28
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Net admitted assets in Canada.....	\$ 1,820,900 79
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LIABILITIES IN CANADA

Net amount of claims, unadjusted.....	\$ 59,202 43
Net amount of claims, resisted, in suit.....	1,000 00
Net amount of claims, resisted, not in suit.....	5,670 20

Total net amount of unsettled claims, unadjusted.....	\$ 65,872 63
Reserve of unearned premiums, \$801,768.46; carried out at 80 per cent.....	641,414 77
Reinsurance premiums due.....	1,126 41
Taxes due and accrued.....	161,631 71

Total liabilities in Canada.....	\$ 870,045 52
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INCOME IN CANADA

Gross premiums written.....	\$ 1,272,106 67
Deduct reinsurances, \$138,052.11; return premiums, \$140,378.38.....	284,430 49
Net premiums written.....	\$ 987,676 18
Interest earned on investments.....	83,080 70
Net rents earned.....	23,425 19
Total income in Canada.....	\$ 1,094,182 07

12 GEORGE V, A. 1922

COMMERCIAL UNION—*Concluded*

EXPENDITURE IN CANADA

Gross incurred for claims during the year	\$ 671,565 92	
Deduct savings and salvage, \$207.60; reinsurances, \$40,300.05.....	40,507 65	
Net amount of claims incurred.....		\$ 613,058 27
Adjustment expenses.....		12,245 11
Commission and brokerage.....		192,394 68
Commission on profits.....		12,373 39
Taxes.....		41,018 74
Salaries: H.O. officials, \$55,614.17; and branches, \$21,224.70; auditors' fees, \$547.21.....		77,386 08
Miscellaneous expenditure, viz.:—Advertising, \$1,589.04; furniture and fixtures, \$594.88; inspections and surveys, \$7,274.53; legal expenses, \$356.63; maps and plans, \$1,740.77; postage, telegrams, telephones and express, \$4,022.27; printing and stationery, \$7,394.94; rents, \$9,115.52; underwriters' boards, tariff associations, etc., \$12,991.25; automobile, \$3,215.23; office expenses, \$5,879.43.....		54,174 49
Total expenditure in Canada.....		<u>\$ 1,020,650 76</u>

RISKS AND PREMIUMS IN CANADA

	Amount	Premiums
Gross in force at end of 1920.....	\$181,664,983	\$ 1,938,857 08
Taken in 1921, New.....	96,828,378	899,285 15
Renewed.....	34,636,944	372,821 52
Totals.....	<u>\$313,130,310</u>	<u>\$ 3,210,963 75</u>
Less ceased.....	138,768,013	1,371,857 80
Gross in force at end of 1921.....	<u>\$174,362,297</u>	<u>\$ 1,839,105 95</u>
Less reinsured.....	30,262,638	174,339 61
Net in force at end of 1921.....	<u><u>\$144,099,659</u></u>	<u><u>\$ 1,664,766 34</u></u>

SCHEDULE B

Bonds and debts. on deposit with Receiver General, viz.:—

<i>Governments—</i>	Par value	Market value
Canada reg'd stock, 1938, 3 p.c.....	\$ 24,333 34	\$ 15,573 33
British War Loan, 1929/1947, 5 p.c.....	622,933 34	517,034 67
British Funding Loan, 1960/1990, 4 p.c.....	24,333 33	16,790 00
Guaranteed stock (Irish Land Act), 1933, 2½ p.c.....	48,666 67	23,360 00
Ceylon inscribed stock, 1934, 4 p.c.....	29,200 00	21,900 00
New South Wales inscribed stock, 1924, 3½ p.c.....	121,666 67	103,416 66
New Zealand stock, 1929, 4 p.c.....	111,933 33	90,666 00
Queensland, 1920/1925, 4½ p.c.....	73,000 00	62,050 00
South Australia, 1921/1923, 5 p.c.....	24,333 33	22,143 33
Victoria inscribed stock, 1923, 3½ p.c.....	24,333 33	21,413 33
<i>City—</i>		
Quebec, 1923, 4 p.c.....	43,800 00	42,924 00
<i>Corporation—</i>		
Point Grey, 1961, 5 p.c.....	17,033 33	13,797 00
<i>Schools—</i>		
Montreal, P., 1942, 4 p.c.....	15,000 00	11,700 00
Ottawa, R.C., 1939, 4½ p.c.....	55,000 00	43,450 00
<i>Railways—</i>		
C.N.R. (g'teed by Prov. of Man.), 1930, 4 p.c.....	177,633 34	156,317 32
East India (g'teed by Indian Govt.), 1929 or later, 3 p.c.....	121,666 67	52,316 66
<i>Miscellaneous—</i>		
Can. Perm. Mtge Corp., 1922, 5 p.c.....	24,333 33	24,333 33
Total on deposit with Receiver General.....	<u>\$1,559,200 01</u>	<u>\$ 1,239,185 63</u>

(For General Business Statement, see Appendix)

SESSIONAL PAPER No. 8

COMMERCIAL UNION FIRE INSURANCE COMPANY OF NEW YORK

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, WHITNEY PALACHE—Secretary, W. M. BALLARD—Principal Office, 55 John St., New York City—Chief Agent in Canada, A. W. ROSS—Head Office in Canada, Vancouver, B.C.

(Incorporated, 1890. Dominion license issued, November 29, 1917)

CAPITAL

Amount of capital authorized, subscribed and paid in cash.....\$ 200,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bond on deposit with Receiver General, viz:—

	Par value	Market value
United States of America Liberty Bond, 1932/1947, 3½ p.c....	\$ 20,000 00	\$ 20,000 00
Carried out at market value.....	\$	20,000 00

Other Assets in Canada

Cash in Canadian Bank of Commerce, Vancouver.....	5,967 29
Interest accrued.....	29 00
Agents' balances and premiums uncollected.....	1,484 87
Total assets in Canada.....	\$ 27,481 16

LIABILITIES IN CANADA

Total net amount of claims, unadjusted.....	\$ 150 00
Reserve of unearned premiums, \$6,619.05; carried out at 80 per cent.....	5,295 24
Taxes due and accrued.....	300 00
Reinsurance premiums.....	392 24
Total liabilities in Canada.....	\$ 6,137 48

INCOME IN CANADA

Gross premiums written.....	\$ 17,060 10
Deduct reinsurances, \$7,473.83; return premiums, \$2,232.30.....	9,706 13
Net premiums written in Canada.....	\$ 7,353 97

EXPENDITURE IN CANADA

Total net incurred during the year for all claims in Canada.....	\$ 2,492 00
Adjustment expenses.....	77 55
Commission and brokerage.....	1,838 49
Taxes.....	411 92
Auditors' fees.....	15 00
Miscellaneous expenditure, viz.: Postage, telegrams, exchange and express, \$30.27; printing and stationery, \$24.74; underwriters' boards, tariff associations, etc., \$194.80; office expenses, \$6.50; inspector's auto. account, \$32.14; maps and plans, \$90.35; agency expenses, \$2; legal expenses, \$1.15.....	381 95
Total expenditure in Canada.....	\$ 5,216 91

12 GEORGE V, A. 1922

COMMERCIAL UNION OF NEW YORK—*Concluded*

RISKS AND PREMIUMS IN CANADA

	Amount	Premiums
Gross in force at end of 1920.....	\$ 1,462,939	\$ 23,108 41
Taken in 1921, new and renewed.....	1,092,946	17,060 10
Totals.....	\$ 2,555,885	\$ 40,168 51
Less ceased	1,065,479	17,250 09
Gross in force at end of 1921.....	\$ 1,490,386	\$ 22,918 42
Less reinsured.....	595,040	9,787 09
Net in force at end of 1921.....	\$ 895,346	\$ 13,131 33

(For General Business Statement, see Appendix)

SESSIONAL PAPER No. 8

THE CONNECTICUT FIRE INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, EDWARD MILLIGAN—Secretary, JOHN A. COSMUS—Principal Office, Hartford, Conn—
Chief Agent in Canada, J. W. TATLEY—Head Office in Canada, Montreal.

(Incorporated June, 1850. Commenced business in Canada, 1886.)

CAPITAL

Amount of capital authorized.....	\$ 3,000,000 00
Amount of capital subscribed and paid thereon in cash.....	<u>1,000,000 00</u>

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders.

Bonds and debts, on deposit with Receiver General, viz.:—

<i>Governments—</i>	Par value	Market value
Dom. of Canada Victory Loan, 1933, 5½ p.c.....	\$ 25,000 00	\$ 25,250 00
Dom. of Canada War Loan, 1937, 5 p.c.....	25,000 00	25,250 00
Dom. of Canada Victory Loan, 1934, 5½ p.c.....	32,000 00	31,680 00
Dom. of Canada Victory Loan, 1937, 5½ p.c.....	25,000 00	26,000 00
Province of Ontario, 1941, 6 p.c.....	15,000 00	15,600 00

<i>Cities—</i>		
Hamilton, 1933, 4½ p.c.....	25,000 00	22,500 00
Victoria, B.C., 1923, 4 p.c.....	55,000 00	53,350 00
Westmount, 1955, 4½ p.c.....	25,000 00	20,500 00

<i>School—</i>		
St. Denis de Montreal, 1952, 5½ p.c.....	40,000 00	38,000 00

<i>Miscellaneous—</i>		
Toronto Harbour Com'rs (g'teed by City of Toronto), 1953, 4½ p.c.....	25,000 00	21,500 00

Total on deposit with Receiver General..... \$ 292,000 00 \$ 279,630 00

Carried out at market value..... \$ 279,630 00

Other Assets in Canada

Cash in banks, viz.:—

Royal Bank of Canada, Montreal.....	\$ 37,999 81
Bank of Nova Scotia, St. John, N.B.....	6,971 55

Total cash in banks..... 44,971 36

Interest accrued..... 3,535 63

Agents' balances and premiums uncollected (\$745.46 was on business prior to Oct. 1, 1921) .. 20,733 09

Gross assets in Canada..... \$ 348,870 08

Deduct assets not admitted 745 46

Net admitted assets in Canada..... \$ 348,124 62

LIABILITIES IN CANADA

Net amount of fire claims, adjusted but unpaid..... \$ 3,368 25

Net amount of fire claims, unadjusted..... 4,320 18

Net amount of fire claims, resisted, in suit..... 500 00

Net amount of hail claims, adjusted and unpaid..... 94 02

Total net amount of unsettled claims..... \$ 8,282 45

Reserve of unearned fire premiums, \$136,658.82; carried out at 80 per cent..... 109,327 06

Taxes due and accrued: fire, \$4,167.48; other, \$2,000..... 6,167 48

Total liabilities in Canada..... \$ 123,776 99

12 GEORGE V, A. 1922

THE CONNECTICUT FIRE—Continued

INCOME IN CANADA

Premiums	Class of Business	
	Fire	Hail
	\$ cts.	\$ cts.
Gross premiums written	296,392 62	319,787 48
Less reinsurance ceded.....	52,601 92	157,090 36
Less return premiums.....	54,981 57	3,137 26
Total deduction.....	107,583 49	160,227 62
Net premiums written.....	188,809 13	159,559 86
Total net premiums written for all classes of business.....	\$ 348,368 99	
Interest earned on investments.....	31,099 20	
Total income in Canada.....	\$ 379,468 19	

EXPENDITURE IN CANADA

Losses	Class of Business	
	Fire	Hail
	\$ cts.	\$ cts.
Gross losses incurred during the year.....	144,197 72	343,455 21
Less savings and salvage.....	29 75	
Less reinsurance.....	58,349 52	173,662 05
Total deduction.....	58,379 27	
Net losses incurred.....	85,818 45	169,793 16
Total net amount incurred for all classes of business.....	\$ 255,611 61	
Adjustment expenses: fire, \$1,937.30; other, \$6,706.84.....	8,644 14	
Commission and brokerage, fire, \$49,383.30; other, \$41,442.01.....	90,825 31	
Commission on profits, fire, \$4,538.24; other, \$43.89.....	4,582 13	
Taxes.....	13,990 14	
*Salaries, Fees and Travelling Expenses:—Salaries—Chief Agency, \$10,798.65; general and special agents, \$1,630.15; fees—Auditors, \$166.60; travelling expenses—Chief agency, \$120.48; agents, \$1,564.01.....	14,279 89	
†Miscellaneous Expenditure, viz.:—Advertising, \$86.46; furniture and fixtures, \$173.15; inspections and surveys, \$240.24; legal expenses, \$5; maps and plans, \$904.59; postage, telegrams, telephones and express, \$1,314.48; printing and stationery, \$3,445.94; rents, \$1,243.99; underwriters' boards, associations, etc., \$2,348.88; exchange, \$17.....	9,779 73	
Total expenditure in Canada.....	\$ 397,712 95	

*(Of which \$14,278.64 belongs to Fire business.)

†(Of which \$7,622.38 belongs to Fire business.)

SESSIONAL PAPER No. 8

THE CONNECTICUT FIRE—Continued

SUMMARY OF RISKS AND PREMIUMS IN CANADA

Risks and Premiums	Class of Business		
	Fire		Hail
	Amount	Premiums	Premiums
	\$	\$ cts.	\$ cts.
Gross in force at end of 1920.....	33,147 547	388,141 32	
Taken in 1921, new and renewed.....	26,569,801	296,392 62	319,787 48
Totals.....	59,717,348	684,533 94	
Less ceased.....	30,923,568	337,051 77	319,787 48
Gross in force at end of 1921.....	28,793,780	347,482 17	
Less reinsured.....	5,632,009	66,771 00	
Net in force at end of 1921.....	23,161,771	280,711 17	

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

LEDGER ASSETS

Mortgage loans on real estate, first liens.....	\$ 408,300 00
Loans secured by pledge of bonds, stocks, or other collaterals.....	10,000 00
Book value of bonds and stocks.....	10,360,031 68
Cash on hand, in trust companies and in banks.....	830,251 83
Agents' balances and bills receivable.....	890,835 82
Total.....	\$12,499,419 33

NON-LEDGER ASSETS

Amount recoverable for reinsurance on paid claims.....	62,393 42
Interest accrued.....	132,970 19
Gross assets.....	\$12,694,782 94
Deduct assets not admitted.....	273,765 28
Net admitted assets.....	\$12,421,017 66

LIABILITIES

Total net amount of unpaid claims.....	\$ 1,092,267 12
Estimated expenses of investigation.....	10,000 00
Unearned premiums.....	6,490,560 64
Salaries, rents, etc., due or accrued.....	15,000 00
Federal, State and other taxes due or accrued (estimated).....	200,000 00
Contingent commissions or other charges due or accrued.....	25,000 00
Total liabilities (excluding capital stock).....	\$ 7,832,827 76
Joint capital stock paid in cash.....	1,000,000 00
Surplus over all liabilities.....	3,588,189 90
Total liabilities.....	\$12,421,017 66

INCOME

Net cash received for premiums.....	\$ 6,339,929 78
Interest and dividends.....	543,512 54
Agents' balances previously charged off.....	288 19
Gross profits on sale or maturity of bonds.....	8,779 09
Total income.....	\$ 6,892,509 60

12 GEORGE V, A. 1922

THE CONNECTICUT FIRE—*Continued*

DISBURSEMENTS

Net amount paid for claims.....	\$ 3,710,576 05
Expenses of adjustment and settlement of losses, State Corporation Tax.....	95,165 16
Interest or dividends to stockholders (including \$29,000 State Corporation Tax).....	279,000 00
Agents' allowances, including commissions or brokerage.....	1,468,961 76
Salaries, fees and all other charges of officers, directors, trustees, home and department office employees.....	458,228 83
Rents.....	36,102 55
Inspection and surveys, underwriters' boards and tariff associations.....	129,297 64
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	211,992 31
Federal taxes.....	85,806 80
Agents' balances charged off.....	1,681 82
Gross loss on sale or maturity of bonds and stocks.....	61,924 40
Field supervisory expenses.....	253,646 11
All other disbursements.....	120,845 16
Total disbursements.....	<u>\$ 6,913,228 59</u>

RISKS AND PREMIUMS

Amount of policies written or renewed during the year, fire.....	\$815,829,130 00
Premium thereon.....	7,949,397 78
Amount of policies terminated during the year.....	118,459,679 00
Premiums thereon.....	1,235,501 41
Net in force, December 31, 1920.....	557,575,955 00
Premiums thereon.....	<u>5,387,769 84</u>

SESSIONAL PAPER No. 8

THE CONTINENTAL INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, NORMAN T. ROBERTSON—Secretary, ERNEST STURM—Principal Office, 80 Maiden Lane, New York—Manager in Canada, W. E. D. BALDWIN—Head Office in Canada, 17 St. John St., Montreal, Que.

(Incorporated January, 1853. Dominion license issued, November 25, 1910)

CAPITAL

Amount of joint capital authorized, subscribed and paid in cash\$10,000,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds on deposits with Receiver General, viz.:—

	Par value	Market value
<i>Governments—</i>		
Dom. of Canada Victory Loan, 1923, 5½ p.c.....\$	75,000 00	\$ 75,000 00
Dom. of Canada Victory Loan, 1934, 5½ p.c.....	50,900 00	50,391 00
Prov. of Alberta gold reg'd., 1924, 4½ p.c.....	50,000 00	50,500 00
Prov. of Ontario, 1935, 6 p.c.....	50,000 00	51,500 00
United States Liberty Loan, 1932/1947, 3½ p.c.....	130,000 00	130,000 00
City of Toronto, 1948, 4 p.c.....	299,300 00	233,454 00
Total on deposit with Receiver General.....\$	655,200 00	\$ 590,845 00

Carried out at market value.....\$ 590,845 00

Other Assets in Canada

Cash at Head Office.....	250 00
Cash in Royal Bank of Canada, Montreal.....	36,356 29
Interest accrued.....	8,517 16
Agents' balances and premiums uncollected, viz.:—	
Fire (\$1,781.50 on business prior to Oct. 1, 1921).....\$	70,581 13
Automobile (A).....	1,046 65
Explosion (\$36.09 on business prior to Oct. 1, 1921).....	451 33

Total 72,079 11

Gross assets.....\$ 708,047 56

Deduct assets not admitted..... 1,817 59

Net admitted assets in Canada.....\$ 706,229 97

LIABILITIES IN CANADA

Net amount of fire claims, unadjusted.....\$	35,183 90
Net amount of fire claims, resisted, in suit.....	100 00
Net amount of fire claims, resisted, not in suit.....	1,000 00
Net amount of automobile (A) claims, unadjusted.....	3,000 00
Net amount of automobile (B) claims, unadjusted.....	215 00
Net amount of tornado claims, unadjusted.....	988 10

Total net amount of unsettled claims.....\$ 40,487 00

Reserve of unearned premiums: fire, \$368,770.16; automobile (A), \$7,565.76; automobile (B), \$2,029.56; explosion, \$4,676.59; tornado, \$3,118.78; total, \$386,160.85; carried out at 80 per cent..... 308,928 68

Taxes due and accrued, fire, \$10,876.99; other, \$3,947.11..... 14,824 10

Total liabilities in Canada.....\$ 364,239 78

12 GEORGE V, A. 1922

THE CONTINENTAL—Continued

INCOME IN CANADA

Premiums	Class of Business					
	Fire	Automobile (A)	Automobile (B)	Riot	Hail	Tornado
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written....	679,974 54	24,050 95	6,586 91	27,321 04	147,003 68	2,014 36
Reinsurance ceded.....	39,032 78	480 42	.....	6,005 47	.....	51 96
Less return premiums.....	144,276 97	7,028 11	2,225 61	14,431 84	1,022 03	303 96
Total deduction.....	183,309 75	7,508 53	.....	20,437 31	.....	355 92
Net premiums written....	496,664 79	16,542 42	4,361 30	6,883 73	145,981 65	1,658 44
Total net premiums written for all classes of business in Canada.....						
Interest earned on investments.....						\$ 672,092 33
Total income in Canada.....						\$ 687,166 40

EXPENDITURE

Claims	Class of Business				
	Fire	Automobile (A)	Automobile (B)	Hail	Tornado
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year....	412,622 81	20,408 10	3,932 71	148,030 52	1,778 73
Less savings and salvage.....	578 65	1,070 00	.....	.....	.....
Less reinsurance.....	58,368 15	3,133 46	59 11	3,413 24	171 01
Total deduction.....	58,946 80	4,203 46	.....	.....	.....
Net losses incurred.....	353,676 01	16,204 64	3,873 60	144,617 28	1,607 72
Total net losses incurred for all classes of business in Canada.....					
Adjustment expenses, fire, \$4,871.63; other, \$5,454.77.....					\$ 10,326 40
Commission and brokerage, fire, \$108,204.98; other, \$43,621.01.....					\$ 151,825 99
Commission on profits, fire.....					\$ 2,797 54
Taxes.....					\$ 24,674 92
*Salaries, fees and travelling expenses:—Salaries:—Chief agency, \$39,509.02; general and special agents, \$12,813.35; Travelling expenses:—chief agency, \$2,423.14; agents, \$10,063.45.....					\$ 64,808 96
†Miscellaneous expenditure, viz.:—Advertising, \$6,420.52; fire departments, patrol and salvage corps assessments, etc., \$571.36; furniture and fixtures, \$882.85; inspections and surveys, \$100.65; legal expenses, \$26.03; maps and plans, \$2,445.46; postage, telegrams, telephones and express, \$4,628.00; printing and stationery, \$8,428.16; rents, \$4,219.58; underwriters' boards, associations, etc., \$8,420.78; miscellaneous expenses, \$5,076.51.....					\$ 41,219 90
Total expenditure in Canada.....					\$ 815,632 96

* (Of which \$47,310.54 belongs to Fire business.)

† (Of which \$29,167.26 belongs to Fire business.)

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THE CONTINENTAL—Continued
RISKS AND PREMIUMS IN CANADA

	Class of Business						
	Fire		Automobile (A)	Automobile (B)	Explosion	Hail	Tornado
	Amount	Pre-miums	Pre-miums	Pre-miums	Pre-miums	Pre-miums	Pre-miums
	\$	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920...	77,567,205	850,758 15	10,812 51	3,147 48	15,782 91	.....	5,335 08
Taken in 1921, new and renewed.....	69,317,638	679,815 77	24,050 93	6,586 90	27,321 04	147,003 68	2,143 12
Totals.....	146,884,843	1,530,573 92	34,863 44	9,734 38	43,103 95	.....	7,478 20
Less ceased.....	76,689,313	750,825 45	19,020 44	5,675 26	27,284 45	147,003 68	1,120 60
Gross in force at end of 1921..	70,195,530	779,748 47	15,843 00	4,059 12	15,819 50	.....	6,357 60
Less reinsured.....	7,004,012	64,711 55	711 48	.....	6,216 41	.....	678 57
Net in force at end of 1921....	63,191,518	715,036 92	15,131 52	4,059 12	9,603 09	.....	5,679 03

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

LEDGER ASSETS

Book value of real estate.....	\$ 153,465 86
Mortgage loans on real estate, first liens.....	1,207,292 48
Book value of bonds and stocks.....	34,889,386 00
Cash in trust companies and in banks.....	4,459,738 52
Agents' balances.....	2,005,675 79
Agents' balances prior to Oct. 1, 1921.....	51,943 77
Bills receivable, taken for fire risks.....	408,138 97
Amount recoverable for reinsurance on paid losses.....	61,211 33
Total ledger assets.....	\$43,236,852 72

NON-LEDGER ASSETS

Interest and dividends accrued.....	233,129 70
Market value of bonds and stocks over book value.....	172,448 50
Gross assets.....	\$43,642,430 92
Deduct assets not admitted.....	252,569 09
Net admitted assets.....	\$43,389,861 83

LIABILITIES

Net amount of unpaid claims.....	\$ 2,167,150 44
Unearned premiums.....	17,364,726 93
Principal unpaid on script or certificate of profits, authorized.....	26,152 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	36,000 00
Federal, State and other taxes, due or accrued (estimated).....	345,500 00
Interest due or accrued.....	6,054 90
Dividends declared and unpaid to stockholders.....	1,000,000 00
Contingent commission or other charges due or accrued.....	148,904 53
All other liabilities, viz.: Reserve for Contingencies, \$100,000 and Income Tax withheld, \$506.07, adjustment losses, \$55,567.85.....	156,073 92
Total liabilities, except capital stock.....	\$21,250,562 72
Capital stock paid in cash.....	10,000,000 00
Surplus over liabilities and capital stock.....	12,139,299 11
Total liabilities.....	\$43,389,861 83

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THE CONTINENTAL—*Concluded*

INCOME

Net cash received for premiums.....	\$16,302,443 63
Received for interest and dividends.....	2,269,568 47
Received for rent.....	16,169 82
From agents' balances previously charged off.....	242 35
Gross increase by adjustment, in book value of bonds and stocks.....	3,195,236 00
Gross profit on sale or maturity of ledger assets.....	337,964 00
New York State Income Tax withheld at source.....	506 07
Total income.....	<u>\$22,122,130 34</u>

DISBURSEMENTS

Net amount paid for claims.....	\$ 9,190,419 26
Expenses of adjustment and settlement of claims.....	252,348 31
Agents' allowances.....	3,861,547 53
Dividends paid stockholders.....	2,000,000 00
Salaries, fees and all other charges of officers, directors, trustees and home office employees	1,120,212 99
Rents.....	148,718 30
Inspection and surveys, including underwriters' board and tariff associations.....	366,377 85
Federal taxes.....	215,702 58
Field supervisory expenses.....	604,443 33
State taxes on premiums, Insurance department licenses and fees.....	509,105 95
Gross loss on sale or maturity of ledger assets.....	167,438 00
Gross decrease, by adjustment, in book value of bonds and stocks.....	544,421 00
Agents' balances charged off.....	7,848 89
All other disbursements.....	515,877 14
Total disbursements.....	<u>\$19,504,461 13</u>

RISKS AND PREMIUMS

Amount of policies written or renewed during the year.....	\$2,730,235,069 00
Premiums thereon.....	26,603,518 11
Amount of policies terminated.....	440,929,150 00
Premiums thereon.....	4,107,560 38
Net amount in force at end of year.....	1,460,011,832 00
Premiums thereon.....	<u>14,383,558 90</u>

SESSIONAL PAPER No. 8

CUMBERLAND FARMERS' MUTUAL FIRE INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, D. J. Mitchell—Vice-President, J. A. CUMMINGS—Secretary, HARVEL COULTER—
Principal Office, Pugwash.

(Incorporated in 1911 under the provisions of chap. 46 of the Act of 1903-1904 of Nova Scotia. Dominion
license issued April 28, 1919.)

ASSETS

Bond on deposit with Receiver General:—

	Par value	Book value	Market value
Dom. of Canada War Loan, 1925, 5 p.c.....	\$ 1,500 00	\$ 1,500 00	\$ 1,455 00
Carried out at book value.....			\$ 1,500 00
Cash at head office.....			8 32
Cash in Bank of Nova Scotia, Amherst, N.S.....			2,372 16
Furniture and fixtures.....			86 00
Bills receivable held by the Company.....			15 00
Portion of total premium notes in force usually unassessed.....			5,222 50
Total.....			\$ 9,203 98
Deduct market value of bond under book value.....			45 00
Gross assets.....			\$ 9,158 98
Deduct assets not admitted.....			5,308 50
Net admitted assets.....			\$ 3,850 48

LIABILITIES

Reserve of unearned premiums, \$2,437.42, carried out at 80 per cent.....	\$ 1,949 94
Total liabilities.....	\$ 1,949 94
Excess of assets over liabilities.....	\$ 1,900 54

INCOME

Gross premiums written during the year.....	\$ 1,942 35
Less insurance.....	48 00
Net premiums written during the year.....	\$ 1,894 35
Interest earned on investments.....	107 66
Policy fees.....	35 00
Total income.....	\$ 2,037 01

CUMBERLAND FARMERS—*Concluded*

EXPENDITURE

Net losses incurred during the year.....	\$ 2,268 50
Adjustment expenses incurred	5 50
Taxes.....	2 65
Incurred for salaries, head office officials, \$366; fees: directors, \$17.15; auditors, \$5.....	388 15
Miscellaneous expenditure, viz.: Printing and stationery, \$7.93; postage, telegrams, telephones and express, \$20.95; sundry, \$1.45.....	30 33
Total expenditure.....	<u>\$ 2,695 13</u>

RISKS AND PREMIUMS

	Amount	Premiums
Gross policies in force at December 31, 1920.....	\$ 527,425	\$ 9,589 25
Taken during the year, new and renewed.....	195,550	3,926 50
Total.....	<u>\$ 722,975</u>	<u>\$ 13,515 75</u>
Less ceased.....	202,250	3,070 75
Gross in force at end of 1921.....	<u>\$ 520,725</u>	<u>\$ 10,445 00</u>
Deduct reinsured.....		5,222 50
Net in force at end of 1921.....	<u>\$ 520,725</u>	<u>\$ 5,222 50</u>

SESSIONAL PAPER No. 8

THE DOMINION FIRE INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President and Manager, LT.-COL. ROBT. F. MASSIE, D.S.O.—Vice-President, PHILIP POCOCK—
Secretary, NEIL W. RENWICK—Principal Office, Toronto.

(Incorporated, 1904. Charter renewed and amended, 1907. On June 24, 1915, the power of the Company was extended to include hail insurance, under the provisions of section 81 of the Insurance Act, 1910. On April 22, 1919 its power was further extended to include automobile insurance under the provisions of Section 77 of the Insurance Act, 1917. Amended in 1920 by 10-11 Geo. V., chap. 87. Commenced business May 11, 1907.)

CAPITAL

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed and paid in cash.....	250,000 00
Amount of premium on capital stock paid in by stockholders.....	2,950 00

(For List of Shareholders, see Appendix.)

ASSETS

Mortgage loans on real estate, first liens.....	\$ 11,500 00
*Book value of bonds and debts. (For details, see Schedule B).....	538,437 53
*Book value of stocks. (For details, see Schedule C).....	46,160 00
Cash at head office.....	7,378 30
Advances to inspectors.....	606 91
	<u>\$ 604,082 74</u>
Interest and dividends accrued.....	7,859 39
Agents' balances and premiums uncollected, viz.:—	
Fire (\$5,359.32 on business prior to Oct. 1, 1921).....	\$ 45,051 22
Automobile (A).....	747 95
Automobile (B).....	402 74
Total.....	<u>46,201 91</u>
Due for reinsurance losses.....	12,475 82
Balance due from Cons. Assurance Co (Hail).....	24,843 00
	<u>\$ 695,462 86</u>
Deduct assets not admitted.....	5,359 32
Net admitted assets.....	<u>\$ 690,103 54</u>

LIABILITIES

Net amount of fire claims, unadjusted (\$533.33 accrued prior to 1921).....	\$ 30,219 50
" auto (A) claims, unadjusted.....	1,519 40
" auto (B) claims, unadjusted.....	441 20
" marine claims, unadjusted.....	60,650 99
Total net amount of unsettled claims.....	<u>\$ 92,831 09</u>
Reserve of unearned premiums, viz.:—	
Fire.....	\$ 426,841 34
Automobile (A).....	6,107 80
Automobile (B).....	2,515 63
Total, \$435,464.77; carried out at 80 p.c.....	<u>348,371 82</u>
Due for reinsurance premiums, fire.....	3,601 15
Taxes due and accrued.....	18,600 00
Held in trust for reinsurance against unexpired risks.....	101,604 45

*For excess of book values of bonds and stocks over market value, see Investment Reserve Fund in Liabilities.

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THE DOMINION FIRE—*Continued*LIABILITIES—*Concluded*

Reserve and unpaid losses under unlicensed reinsurance, unsecured.....	\$ 60,600 00
Investment reserve fund.....	16,379 43
Accounts payable.....	3,262 58
Bank overdraft.....	1,805 36
Total liabilities (except capital).....	\$ 646,455 88
Excess assets over liabilities.....	\$ 43,647 66
Capital stock paid in cash.....	250,000 00

INCOME

Premiums	Class of Business				
	Fire	Auto (A)	Auto (B)	Hail	Marine
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written..	760,431 80	16,758 76	8,187 68	147,093 43	3,690 85
Less reinsurance c d d ..	206,889 24			50,354 51	230 26
“ return premiums...	113,718 45	3,920 84	2,836 97		13,692 69
Total deduction.....	320,607 70				13,922 95
Net premiums written...	439,824 10	12,837 92	5,350 71	97,338 92	—10,232 10
Net premiums written for all classes of business.....	\$ 545,119 55				
Interest earned on investments.....	32,516 42				
Total income.....	\$ 577,635 97				

EXPENDITURE

Claims	Class of Business				
	Fire	Auto (A)	Auto (B)	Hail	Marine
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year.....	491,370 68	9,922 79	5,325 39	173,669 56	95,065 67
Less savings and salvage..	957 99	200 00	583 20		2,098 94
“ reinsurance.....	201,336 06			57,151 02	23 75
Total deduction.....	202,294 05				2,122 69
Net losses incurred during the year.....	289,076 63	9,722 79	4,742 19	116,518 54	92,942 98
Total losses incurred for all classes of business.....	\$ 513,003 13				
Adjustment expenses incurred, fire, \$9,725.33; other, \$5,983.26.....	15,708 59				
Commission and brokerage, fire, \$94,139.89; other, \$29,765.48.....	123,905 37				
Commission on profits, fire.....	1,089 02				
Taxes, fire, \$16,185.12; other, \$4,161.49.....	20,346 61				
*Salaries, Fees and Travelling Expenses:—Salaries:—Chief Agency, \$50,638.61; other, \$5,410.63; Fees:—Directors, \$1,000; auditors, \$1,320; Travelling Expenses:—chief agency, \$5,062.96.....	63,432 20				
†Miscellaneous Expenditure, viz.:—Advertising, \$3,183.07; furniture and fixtures, \$9,870.40; legal expenses, \$611.79; maps and plans, \$732.21; postage, telegrams, telephones and express, \$4,170.10; printing and stationery, \$5,589.16; rents, \$6,562.36; underwriters' boards, associations, etc., \$222.88; sundry, \$526.25.....	31,468 22				
Total expenditure.....	\$ 768,953 14				

* (Of which, \$59,513.85 belongs to Fire business.)

† (Of which, \$29,612.57 belongs to Fire business.)

SESSIONAL PAPER No. 8

THE DOMINION FIRE—Continued

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT

Amount of reinsurance premiums ceded to unlicensed companies.....	\$ 208,776 25
Amount of commissions thereon.....	59,200 88
Amount of losses and expenses incurred by said companies.....	201,336 06
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$179,702.81, carried out at 80 per cent thereof.....	143,762 25
Amount of losses due and recoverable from such companies.....	35,428 76
Amount of reinsurance premiums payable to such companies.....	3,569 57
Amount of cash or other securities held as security for recovery of losses, etc.....	101,604 45

SUMMARY OF RISKS AND PREMIUMS

Risks and Premiums	Class of Business				
	Fire		Auto (A)	Auto (B)	Hail
	Amount	Premiums	Premiums	Premiums	Premiums
	\$	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	90,679,865	1,054,562 91	9,729 04	3,931 18	
Taken in 1921, new and renewed.....	60,206,715	760,431 80	16,758 76	8,187 68	147,693 43
Totals.....	150,886,580	1,814,994 71	26,487 80	12,118 86	
Less ceased.....	48,979,565	664,076 37	14,272 20	7,087 59	147,693 43
Gross in force at end of 1921.....	101,907,015	1,150,918 34	12,215 60	5,031 27	
Less reinsured.....	29,325,338	334,751 15			
Net in force at end of 1921.....	72,581,677	816,167 19	12,215 60	5,031 27	

SCHEDULE B.

Bonds and debentures owned by the Company:

<i>On deposit with Receiver General—</i>		Par value	Book value	Market value
Province of British Columbia, 1946, 6 p.c.....	\$	50,000 00	\$ 49,425 00	\$ 51,500 00
<i>Cities—</i>				
Brantford, 1944, 5 p.c.....		7,000 00	7,000 00	6,370 00
Calgary, 1926, 4½ p.c.....		5,000 00	5,000 00	4,600 00
Edmonton, 1926, 5 p.c.....		10,000 00	10,166 00	9,400 00
Fernie, 1939, 5 p.c.....		5,000 00	5,000 00	4,100 00
Galt, 1946, 4 p.c.....		5,000 00	4,903 00	3,900 00
London, 1944, 4½ p.c.....		7,000 00	6,530 30	5,950 00
Port Arthur, 1937, 5 p.c.....		5,000 00	5,000 00	4,250 00
Toronto, 1945, 3½ p.c.....		9,733 33	8,996 51	7,105 33
Vancouver, 1926, 4 p.c.....		10,000 00	9,888 00	9,100 00
Waterloo, 1930, 5½ p.c.....		6,065 20	6,270 81	6,004 54
<i>District—</i>				
Burnaby, B.C., 1950, 4½ p.c.....		5,353 33	3,701 29	4,068 53
Total on deposit with Receiver General.....	\$	125,151 86	\$ 121,880 91	\$ 116,348 40

Held by Company

<i>Governments—</i>			
Dom. of Can. Victory Loan, 1934, 5½ p.c.....	250,000 00	250,000 00	247,500 00
Prov. of Alberta, 1941, 6 p.c.....	50,000 00	49,310 00	51,500 00
Prov. of Saskatchewan, 1934, 5½ p.c.....	48,666 66	48,666 66	48,666 66
<i>Cities—</i>			
Edmonton, 1953, 5 p.c.....	11,679 84	10,027 14	9,227 07
Moosejaw, 1929 to 1932, 5 p.c.....	5,162 26	5,066 17	4,646 03
Nanaimo, 1950, 5 p.c.....	5,000 00	5,000 00	3,950 00
Port Arthur, 1922 to 1924, 5 p.c.....	787 09	787 09	771 34
Port Arthur, 1942, 5 p.c.....	12,166 67	11,619 00	10,098 33
Revelstoke, 1960, 5 p.c.....	5,000 00	5,000 00	3,900 00
St. Thomas, 1922-1928, 4½ p.c.....	7,000 00	7,000 00	6,720 00
Vancouver, 1948, 4 p.c.....	4,866 67	4,019 00	3,455 33

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THE DOMINION FIRE—*Concluded*SCHEDULE B.—*Concluded.*Bonds and debentures owned by the Company—*Concluded.*

	Par value	Book value	Market value
<i>Towns—</i>			
Airherstburg, 1924 to 1928, 5 p.c.....	\$ 4,850 66	\$ 4,904 45	\$ 4,705 14
Goderich, 1922 to 1940, 4½ p.c.....	7,731 40	7,419 16	6,958 26
North Bay, 1931 to 1932, 5 p.c.....	5,389 84	5,389 84	5,012 55
<i>Village—</i>			
Tweed, 1922 to 1928, 4 p.c.....	2,428 43	2,348 11	2,278 99
Total par, book and market values.....	<u>\$ 545,881 38</u>	<u>\$ 538,437 53</u>	<u>\$ 525,738 10</u>

SCHEDULE C

Stocks owned by the company, viz:—

50 shares Dominion Bank.....	\$ 5,000 00	\$ 10,880 00	\$ 9,850 00
55 shares Bank of Toronto.....	5,500 00	11,210 00	9,450 00
50 shares Imperial Bank.....	5,000 00	10,700 00	8,750 00
130 shares Huron and Erie Mortgage Corporation.....	13,000 00	13,370 00	14,430 00
Total par, book and market values.....	<u>\$ 28,500 00</u>	<u>\$ 46,160 00</u>	<u>\$ 42,480 00</u>

SESSIONAL PAPER No. 8

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, COL. A. E. GOODERHAM—Vice-President, C. D. WARREN—Managing Director, C. A. WITHERS—Sec.-Treas., J. L. TURQUAND—Head Office, Toronto, Ont.

(Incorporated June 23, 1887, by 50-51 Vic., cap. 105; amended in 1893 by 56 Vic., cap. 80; and in 1898 by 61 Vic., cap. 102; and in 1899 by 62-63 Vic., cap. 108. On June 27, 1910, the power of the company was extended to include plate glass and burglary insurance, under the provisions of section 81 of the Insurance Act, 1910, on June 12, 1915, its power was further extended to include fire insurance under the provisions of the said section, and on February 3, 1920, its power was further extended to include steam boiler insurance, under the provisions of section 77 of the Insurance Act, 1917. Commenced business in Canada Nov. 5, 1887).

CAPITAL

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed.....	250,000 00
Amount paid in cash.....	248,000 00
Amount of premium on capital stock paid by stockholders.....	3,600 00

(For List of Shareholders, see Appendix)

ASSETS

Book value of real estate (office building, Toronto).....	\$ 158,075 73
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	22,911 14
Book value of bonds and debentures (<i>For details, see Schedule B</i>).....	801,187 34
Cash at head office.....	1,459 56
Cash in banks, viz.:—	
Royal Bank, Toronto.....	\$ 4,539 59
Toronto Bank Toronto.....	16,639 63
“ Winnipeg.....	1,579 76
“ Calgary.....	2,513 66
“ Vancouver.....	738 25
“ Montreal.....	1,257 46
Royal Bank, Kingston, Jamaica.....	907 46
“ London, Eng.....	4,503 45
“ Port of Spain, Trinidad.....	642 75
“ Ottawa, Ont.....	10 31
Total cash in banks.....	33,332 32
Agents ledger balances.....	21,480 41
Interest due, \$1,814.36; accrued, \$13,898.99.....	15,713 35
Agents' balances and premiums uncollected, viz.:—	
Fire (\$5,623.48 on business prior to Oct. 1, 1921).....	\$ 24,537 62
Accident—in Canada (\$13,684.61 on business prior to Oct. 1, 1921).....	72,762 40
Accident—outside Canada (\$24 on business prior to Oct. 1, 1921).....	187 20
Accident and Sickness combined (\$3,227.45 on business prior to Oct. 1, 1921).....	4,576 39
Automobile (A)—in Canada (\$5,631.56 on business prior to Oct. 1, 1921).....	15,483 90
Automobile (B)—in Canada (\$4,780.90 on business prior to Oct. 1, 1921).....	23,766 94
Burglary—in Canada (\$602.76 on business prior to Oct. 1, 1921).....	5,328 31
Guarantee—in Canada (\$3,944.58 on business prior to Oct. 1, 1921).....	9,255 21
Guarantee—outside Canada.....	82 00
Liability—in Canada (\$512.71 on business prior to Oct. 1, 1921).....	2,660 36
Plate glass—in Canada (\$2,623.07 on business prior to Oct. 1, 1921).....	10,556 46
Plate glass—outside Canada.....	673 54
Robbery—in Canada.....	352 29
Sickness—in Canada (\$8,530.18 on business prior to Oct. 1, 1921).....	54,227 09
Sickness—outside Canada (\$14.40 on business prior to Oct. 1, 1921).....	51 84
Total \$224,501.55, less \$61,737.93 commission.....	\$ 162,763 62

12 GEORGE V, A. 1922

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Continued*ASSETS—*Concluded.*

Office furniture and autos.....	\$ 31,695 31
Total.....	\$ 1,248,618 78
Deduct market value of bonds and debentures under book value.....	81,482 87
Gross assets.....	\$ 1,167,135 91
Deduct assets not admitted.....	67,365 09
Net admitted assets.....	\$ 1,099,770 82

LIABILITIES

(1) *Liabilities in Canada*

Fire claims, unadjusted.....	\$ 1,189 70
Accident claims, unadjusted (\$300 accrued prior to 1921).....	36,534 14
Automobile (A) claims, unadjusted (\$300 accrued prior to 1921).....	13,277 78
Automobile (B) claims, unadjusted.....	17,555 65
Burglary claims, unadjusted.....	641 94
Guarantee claims, unadjusted.....	8,792 02
Liability claims unadjusted.....	395 00
Plate Glass claims, unadjusted.....	3,070 65
Sickness claims, unadjusted (\$735 accrued prior to 1921).....	23,759 16
Total unsettled claims.....	\$ 105,216 04
Reserve of unearned premiums—	
Fire.....	\$ 109,267 82
Accident.....	160,587 01
Automobile (A).....	48,649 12
Automobile (B).....	80,750 72
Burglary.....	10,055 37
Guarantee.....	24,324 89
Liability.....	5,460 71
Plate Glass.....	25,361 39
Robbery.....	176 15
Sickness.....	91,982 63
Total not reserve, \$556,645.81; carried out at 80 per cent.....	445,316 65
Reserve and unpaid losses under unlicensed reinsurance, unsecured.....	362 79
Taxes due and accrued.....	12,000 00
Reinsurance Premiums:—Accident, \$2,423.35; auto (A) \$232.46; sickness, \$1,211.68.....	3,867 49
Total liabilities in Canada.....	\$ 566,762 97

(2) *Liabilities in other Countries*

Reserve of unearned premiums:—	
Accident.....	\$ 2,355 09
Guarantee.....	55 90
Plate Glass.....	1,373 32
Sickness.....	586 51
Total, \$4,370.82; carried out at 80 per cent.....	\$ 3,496 66
Total liabilities in other countries.....	\$ 3,496 66
Total liabilities in all countries.....	\$ 570,259 63
Excess of assets over liabilities.....	\$ 529,511 19
Capital paid in cash.....	248,000 00
Surplus over all liabilities and capital.....	\$ 281,511 19

SESSIONAL PAPER No. 8

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—Continued

INCOME

Premiums	Class of Business				
	Fire	Accident		Auto (A)	Auto (B)
	In Canada	In Canada	Outside Canada	In Canada	In Canada
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	133,274 80	448,850 17	6,674 40	209,963 09	227,022 19
Less reinsurance ceded.....	31,778 05	26,682 21	643 93	56,954 22	2,922 06
“ return premiums.....	24,451 61	94,757 29	1,429 50	60,137 50	63,952 19
Total deduction.....	56,229 66	121,439 50	2,073 43	117,091 72	66,874 25
Net premiums written.....	77,045 14	327,410 67	4,600 97	92,871 37	160,147 94

Premiums	Class of Business				
	Burglary	Guarantee		Liability	Robbery
	In Canada	In Canada	Outside Canada	In Canada	In Canada
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	28,074 26	76,049 93	175 80	11,553 64	558 80
Less reinsurance ceded.....	4,666 30	11,070 76		741 84	
“ return premiums.....	6,093 70	12,935 64	64 00	1,339 42	
Total deduction.....	10,760 00	24,006 40		2,081 26	
Net premiums written.....	17,314 26	52,043 53	111 80	9,472 38	558 80

Premiums	Class of Business			
	Plate Glass		Sickness	
	In Canada	Outside Canada	In Canada	Outside Canada
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	74,113 43	3,016 67	277,539 99	1,834 52
Less reinsurance ceded.....			13,341 10	321 96
“ return premiums.....	27,975 83	340 36	61,378 97	348 10
Total deduction.....			74,720 07	670 06
Net premiums written.....	46,137 60	2,676 31	202,819 92	1,164 46

Net premiums written for all classes of business.....	\$ 994,375 15
Interest earned on investments.....	41,565 00
Net rents earned.....	5,321 01

Total income.....\$ 1,041,261 16

12 GEORGE V, A. 1922

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Continued*

EXPENDITURE

Losses	Class of Business					
	Fire	Accident		Auto (A)	Auto (B)	Burglary
	In Canada	In Canada	Outside Canada	In Canada	In Canada	In Canada
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year.....	33,669 85	124,586 08	395 22	99,212 16	68,047 56	7,594 17
Less salvage.....	10,561 22	13,922 17		31,704 24	4,481 85	1,178 38
" reinsurance.....						
Net incurred for said claims.....	23,108 63	110,663 91	395 22	67,507 92	63,565 71	6,415 79

Losses	Class of Business					
	Guarantee	Liability	Plate Glass		Sickness	
	In Canada	In Canada	In Canada	Outside Canada	In Canada	Outside Canada
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year.....	22,973 59	1,763 24	11,876 41	800 25	113,245 40	85 70
Less salvage.....			622 86			
" reinsurance.....	9,526 87				6,597 03	
Net incurred for said claims.....	13,446 72	1,763 24	11,253 55	800 25	106,648 37	85 70

Total net amount incurred for losses for all classes of business in all countries.....	\$ 405,655 01
Adjustment expenses incurred in Canada, Fire, \$2,102.20; other, \$27,662.40	29,764 60
Dividends declared.....	37,200 00
Commission and brokerage, fire, \$19,315.44; other, \$278,149.31.....	297,464 75
Taxes, fire, \$2,059.14; other, \$25,225.21.....	27,284 35
*Salaries, fees and travelling expenses:—Salaries:—Chief Agency, \$55,530.14; general and special agents, \$43,099.80; Fees:—Directors, \$5,040; auditors, \$800; travelling expenses of chief agency, \$20,254.90.....	124,724 84
†Miscellaneous expenditure, viz.:—Advertising, \$9,262.48; furniture and fixtures, \$3,162.33; inspections and surveys, \$705.37; legal expenses, \$86; maps and plans, \$35.44; postage, telegrams, telephones and express, \$8,075.73; printing and stationery, \$11,277.26; rents, \$14,211.63; underwriters' boards, associations, etc., \$3,448.26; light, \$80.41; sundry expenses, \$7,566.69.....	57,911 60
Total expenditure.....	\$ 980,005 15

*(Of which \$9,359.87 belongs to Fire business.)

†(Of which \$5,241.52 belongs to Fire business.)

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THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Continued*

SUMMARY OF RISKS AND PREMIUMS

Risks and Premiums	Class of Business						
	Fire		Accident		Totals in all Countries	Auto (A)	Auto (B)
	In Canada		In Canada	Outside Canada		In Canada	In Canada
	Amount	Premiums	Premiums	Premiums	Premiums	Premiums	Premiums
Gross in force at end of 1920..	\$ 19,454,973	\$ cts. 208,938 83	\$ cts. 328,433 86	\$ cts. 5,422 40	\$ cts. 333,856 26	\$ cts. 149,054 04	\$ cts. 134,120 21
Taken in 1921—new and re- newed	13,133,798	133,274 80	448,850 17	6,674 40	455,524 57	209,963 09	227,022 19
Totals.....	32,588,771	342,213 63	777,284 03	12,096 80	789,380 83	359,017 13	361,142 40
Less ceased.....	6,959,242	74,068 19	434,600 52	6,742 70	441,343 22	210,177 05	196,745 02
Gross in force at end of 1921..	25,629,529	268,145 44	342,683 51	5,354 10	348,037 61	148,840 08	164,397 38
Less reinsured.....	5,575,604	64,295 83	21,509 49	643 93	22,153 42	51,541 83	2,895 95
Net in force at end of 1921...	20,053,925	203,849 61	321,174 02	4,710 17	325,884 19	97,298 25	161,501 43

Premiums	Class of Business						
	Burglary	Guarantee		Totals in all Countries	Plate Glass		Totals in all Countries
	In Canada	In Canada	Outside Canada		In Canada	Outside Canada	
	Premiums	Premiums	Premiums	Premiums	Premiums	Premiums	Premiums
Gross in force at end of 1920.	\$ cts. 17,947 92	\$ cts. 60,296 67	\$ cts. 165 00	\$ cts. 60,461 67	\$ cts. 64,341 09	\$ cts. 1,698 61	\$ cts. 66,039 70
Taken in 1921—new and renewed.....	28,074 26	76,049 93	175 80	76,225 73	74,113 43	3,016 67	77,130 10
Totals.....	46,022 18	136,346 60	340 80	136,687 40	138,454 52	4,715 28	143,169 80
Less ceased.....	21,424 77	76,904 95	229 00	77,133 95	85,233 98	1,968 65	87,202 63
Gross in force at end of 1921..	24,597 41	59,441 65	111 80	59,553 45	53,220 54	2,746 63	55,967 17
Less reinsured.....	5,642 60	10,791 87		10,791 87			
Net in force at end of 1921...	18,954 81	48,649 78	111 80	48,761 58	53,220 54	2,746 63	55,967 17

Premiums	Class of Business				
	Robbery	Sickness		Totals in all Countries	Liability
	In Canada	In Canada	Outside Canada		In Canada
	Premiums	Premiums	Premiums	Premiums	Premiums
Gross in force at end of 1920.....	558 80	194,011 53	1,511 32	\$ cts. 195,522 85	
Taken in 1921—new and renewed.....		277,539 99	1,834 52	279,374 51	11,553 64
Totals.....		471,551 52	3,345 84	474,897 36	
Less ceased.....	206 51	276,831 52	1,850 86	278,682 38	1,573 99
Gross in force at end of 1921.....	352 29	194,720 00	1,494 98	196,214 98	9,979 65
Less reinsured.....		10,754 74	321 96	11,076 70	741 84
Net in force at end of 1921.....	352 29	183,965 26	1,173 02	185,138 28	9,237 81

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Continued*

SCHEDULE B

Bonds and debentures owned by the Company, viz.:—

On deposit with the Receiver General.

<i>Cities—</i>	Par value	Book value	Market value
Brandon, 1934, 4½ p.c.....	\$ 10,000 00	\$ 9,907 03	\$ 8,500 00
Calgary, 1925, 4½ p.c.....	15,000 00	15,009 00	14,100 00
Edmonton, 1924, 4½ p.c.....	10,000 00	10,000 00	9,500 00
Fort William, 1927, 4½ p.c.....	19,686 50	19,437 71	17,914 71
London, 1933, 4 p.c.....	10,000 00	10,033 46	8,600 00
MacLeod, 1933, 6 p.c.....	5,000 00	5,000 00	3,600 00
North Vancouver, 1957, 5 p.c.....	10,000 00	9,746 36	7,500 00
Peterborough, 1931, 3½ p.c.....	10,000 00	9,945 04	8,600 00
Port Arthur, 1935, 5 p.c.....	17,000 00	17,454 32	14,790 00
Portage la Prairie, 1948, 5 p.c.....	11,000 00	11,000 00	8,800 00
Strathcona, 1933, 6 p.c.....	6,000 00	6,084 00	5,700 00
Toronto, 1929, 3½ p.c.....	9,733 33	9,733 33	8,467 99
Toronto, 1928, 4 p.c.....	9,733 33	9,733 33	8,857 33
Vancouver, 1942, 3½ p.c.....	24,000 00	22,736 34	16,560 00
<i>Town—</i>			
Renfrew, 1937 to 1939, 4½ p.c.....	13,242 26	13,087 10	11,388 34
<i>District—</i>			
Oak Bay, 1962, 5 p.c.....	10,000 00	10,000 00	8,200 00
Point Grey, 1960, 5 p.c.....	10,000 00	10,501 14	8,100 00
South Vancouver, 1959, 5 p.c.....	20,000 00	20,853 00	15,600 00
<i>School—</i>			
Winnipeg, 1935, 4 p.c.....	15,000 00	15,016 25	12,600 00
<i>Railway—</i>			
Can. Nor. Western Ry. ('gteed by Prov. of) Alta., 1943, 4½ p.c.....	23,000 00	20,305 45	18,860 00
Total on deposit with Receiver General.....	\$ 258,395 42	\$ 255,582 86	\$ 216,238 37

*Held by the Company.**Governments—*

Dom. of Canada, Victory Loan, 1937, 5½ p.c.....	52,050 00	51,183 71	54,136 00
Dom. of Canada, Victory Loan, 1933, 5½ p.c.....	75,000 00	75,000 00	75,750 00
Dom. of Canada, Victory Loan, 1922, 5½ p.c.....	900 00	900 00	900 00
Dom. of Canada, Victory Loan, 1934, 5½ p.c.....	100 00	100 00	99 00
Dom. of Canada, Victory Loan, 1923, 5½ p.c.....	1,100 00	1,100 00	1,100 00
Dom. of Canada, Victory Loan, 1924, 5½ p.c.....	400 00	400 00	396 00
Province of Saskatchewan, 1949, 4 p.c.....	9,733 33	6,818 17	7,397 33
Province of Saskatchewan, 1934, 5½ p.c.....	9,733 32	9,006 73	9,733 32
Imperial Japanese Govt., 1931, 4 p.c.....	14,600 00	11,050 58	11,103 60
United Kingdom, 1929/47, 5 p.c.....	4,866 66	4,060 57	4,039 33
Russian Internal Loan, 1926, 5½ p.c.....	15,435 00	9,300 00	90 00

Cities—

Brantford, 1934, 4 p.c.....	15,000 00	12,703 20	12,750 00
Kamloops, 1922, 5 p.c.....	5,000 00	4,674 22	4,950 00
Kitchener, 1922 to 1926, 5 p.c.....	1,557 59	1,557 29	1,526 44
Kitchener, 1933 to 1943, 5½ p.c.....	6,440 21	6,365 52	6,311 41
Lethbridge, 1928, 5 p.c.....	16,500 00	16,836 13	14,850 00
Moosejaw, 1922 to 1937, 5 p.c.....	5,500 00	5,500 00	4,950 00
Nelson (St. Ry.), 1930, 5 p.c.....	10,000 00	10,000 00	8,900 00
Niagara Falls, 1921 to 1924, 5 p.c.....	2,532 87	2,483 88	2,507 55
Portage la Prairie, 1928, 5 p.c.....	12,230 00	12,230 00	11,129 30
Prince Albert, 1964, 1 to 6 p.c.....	20,910 00	19,144 40	8,991 30
St. Boniface, 1930, 5 p.c.....	10,000 00	10,263 69	8,800 00
St. Thomas, 1925 to 1933, 5 p.c.....	3,480 15	5,566 59	5,717 86
St. Thomas, 1925 to 1929, 5 p.c.....	2,354 40		
Saskatoon, 1940, 5 p.c.....	6,000 00	6,217 80	5,100 00
Strathcona, 1933, 6 p.c.....	4,000 00	4,048 00	3,800 00
Toronto, 1933, 6 p.c.....	10,000 00	9,975 35	10,300 00
Toronto (New Toronto), 1940-1944, 6 p.c.....	5,000 00	4,917 46	5,000 00
Vernon, 1933, 5 p.c.....	10,000 00	8,917 00	8,800 00

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THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Concluded*SCHEDULE B—*Concluded*Bonds and debentures owned by the Company—*Concluded*—*Held by the Company—Concluded—*

	Par value.	Book value	Market value
<i>Towns—</i>			
Athabasca, 1928-1931, 7 p.c.....	\$ 5,000 00	\$ 5,142 34	\$ 3,750 00
Camrose, 1925 to 1931, 5 p.c.....	10,548 96	10,410 23	9,388 59
Camrose, 1938 to 1941, 5 p.c.....	6,529 88	5,595 81	5,223 90
Claresholm, 1921 to 1945, 5½ p.c.....	6,967 58	6,967 58	6,061 80
Mimico, 1930 to 1950, 6 p.c.....	5,127 89	4,685 23	5,179 16
North Battleford, 1938 to 1943, 5 p.c.....	11,411 59	11,074 63	8,901 04
Red Deer, 1921 to 1941, 5 p.c.....	8,107 02	7,841 37	6,890 97
Smiths Falls, 1937 to 1940, 5 p.c.....	10,726 13	10,974 76	9,653 52
Strathroy, 1929 to 1932, 4 p.c.....	10,495 86	10,495 86	9,131 40
Swift Current, 1946 to 1951, 6 p.c.....	10,892 66	12,131 03	5,446 33
Walkerville, 1924 to 1928, 5½ p.c.....	6,738 00	6,652 18	6,670 68
Weyburn, 1949, 5 p.c.....	5,000 00	5,076 48	3,800 00
Yorkton, 1937-1941, 5 p.c.....	5,000 00	4,939 70	4,050 00
<i>Municipalities or Districts—</i>			
Wheatlands, 1921-1930, 7 p.c.....	4,500 00	4,482 65	4,482 65
Twp. of York, 1930 to 1933, 5 p.c.....	10,670 11	10,197 62	10,029 91
<i>Schools—</i>			
Calgary, S.S. 1921-1923, 4½ p.c.....	4,000 00	3,910 06	3,920 00
Medicine Hat, 1922-1924, 5 p.c.....	3,000 00	3,079 24	2,910 00
Medicine Hat, 1928-1932, 5 p.c.....	5,000 00	4,942 55	4,300 00
St. Paul SS., 1922 to 1956, 5½ p.c.....	12,028 17	12,028 17	9,863 10
<i>Railways—</i>			
G. T. Pacific Ry., 1st mtge, Alta. lines (g'teed by Prov. of Alta.), 1942, 4 p.c.....	13,122 00	10,768 71	10,497 60
Pacific Gt. E. Ry., 1942, 4½ p.c.....	9,733 20	7,023 97	7,786 56
Imperial Trust Co., 1926, 5½ p.c.....	5,000 00	5,000 00	5,000 00
Toronto Ry. Co., 1921, 4½ p.c.....	1,946 66	1,946 66	1,888 26
Can. Nor. Ry. (g'teed by Prov. of Manitoba), 1930, 4 p.c.....	5,839 99	5,069 89	5,139 19
Can. Nor. Western Ry. (g'teed by Prov. of Alta.), 1943, 3½ p.c.....	8,000 00	7,760 00	6,560 00
<i>Miscellaneous—</i>			
Can. Perm. Mort. Corp., 1926, 5½ p.c.....	25,000 00	25,000 00	25,000 00
Toronto General Trusts, 1924, 5½ p.c.....	5,000 00	5,000 00	5,000 00
Union Trust Co., 1924, 5½ p.c.....	5,000 00	5,000 00	5,000 00
Erie Rural Telephone Co., 1922 to 1936, 8 p.c.....	5,100 00	5,187 66	5,253 00
Valleyfield Telephone Co., 1936, 8 p.c.....	5,000 00	5,106 92	5,200 00
Earl Grey Telephone Co., 1922 to 1936, 8 p.c.....	12,000 00	12,296 37	12,360 00
Total par, book and market values.....	\$ 831,314 71	\$ 801,187 34	\$ 719,704 47

THE EAGLE, STAR AND BRITISH DOMINIONS INSURANCE COMPANY,
LIMITED

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

Chairman and Managing Director, Sir E. M. Mountain, Bart., J.P.—Secretary, JOHN GARDINER
—Principal Office, London, England—Chief Agent in Canada, J. H. RIDDELL—Head Office
in Canada, Bank of Hamilton Bldg., Toronto, Ontario.

(Incorporated, 1904. Dominion license issued July 22, 1915)

CAPITAL

Amount of joint stock capital authorized.....	£ 3,000,000	\$14,580,000 00
Amount subscribed.....	2,953,425	14,353,645 50
Amount paid in cash.....	1,047,896 8 0	5,092,776 40

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value	Market value
<i>Governments—</i>		
Dom. of Canada, regd. stock, 1930/1950, 3½ p.c.....	\$ 9,733 33	\$ 6,326 66
Dom. of Canada Victory Loan, 1933, 5½ p.c.....	10,000 00	10,100 00
Prov. of Nova Scotia, 1945, 3½ p.c.....	11,193 33	7,387 60
Prov. of Ontario, 1930, 6 p.c.....	15,000 00	15,300 00
British Govt. War Loan, 1929/1947, 5 p.c.....	266,449 99	221,153 49
British National War Bonds, 1922, 5 p.c.....	73,000 00	68,620 00
<i>City—</i>		
Toronto, 1936, 4 p.c.....	9,733 33	8,175 99
<i>Miscellaneous—</i>		
Canadian Perm. Mtge. Corp., 1925, 5½ p.c.....	25,000 00	25,000 00
Total on deposit with Receiver General.....	\$ 420,109 98	\$ 362,063 74

Carried out at market value.....\$ 362,063 74

Other Assets in Canada

Bonds and debentures owned and held by the Company in

Canada, viz.:—

	Par value	Market value
Dom. of Canada War Loan, 1924, 5½ p.c.....	\$ 50 00	\$ 49 50

Carried out at market value.....49 50

Cash at head office in Canada.....25 00

Cash in banks, viz.:—

Merchants Bank, Toronto, Ont. (overdraft).....	\$ -508 65
Merchants Bank, Winnipeg, Man.....	4,760 93

Total cash in banks.....4,252 28

Agents' balances and premiums uncollected, viz.:—

Fire (\$1,764.91 written prior to Oct. 1, 1921).....	\$ 38,868 74
Hail (written prior to Oct. 1, 1921).....	33,071 58

Total.....71,940 32

Interest accrued.....1,075 75

Due from British Northwestern and British Crowa.....18,194 23

Gross assets in Canada.....\$ 457,600 82

Deduct assets not admitted.....34,836 49

Net admitted assets in Canada.....\$ 422,764 33

SESSIONAL PAPER No. 8

THE EAGLE, STAR AND BRITISH DOMINIONS—Continued

LIABILITIES IN CANADA

Net amount of fire claims, unadjusted.....	\$ 31,248 81
Net amount of fire claims, resisted, in suit (accrued prior to 1921).....	2,000 00
Net amount of automobile (B) claims, unadjusted.....	5,000 00
Total net amount of unsettled claims.....	\$ 38,248 81
Reserve of unearned premiums, fire, \$264,661.80; automobile (B), \$12,115.76; total, \$276,777.56; carried out at 80 per cent.....	221,422 05
Taxes due and accrued, fire, \$4,650; other, \$958.44.....	5,608 44
Agency and other expenses, due and accrued, fire, \$4,093.47; other, \$2,500.30.....	6,593 77
Borrowed money.....	72,527 42
Total liabilities in Canada.....	\$ 344,400 49

INCOME IN CANADA.

Premiums	Class of Business		
	Fire	Automobile (B)	Hail
	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	591,637 58	31,932 29	109,150 55
Less reinsurance ceded.....	44,938 45		11,074 69
Less return premiums.....	138,007 93	5,371 25	2,144 93
Total deduction.....	182,946 38		13,219 62
Net premiums written.....	408,691 20	26,561 04	95,930 93
Net premiums written for all classes of business.....	\$ 531,183 17		
Interest earned on investments.....	2,471 05		
Total income in Canada.....	\$ 533,654 22		

EXPENDITURE IN CANADA

Claims	Class of Business		
	Fire	Automobile (B)	Hail
	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year.....	267,290 32	6,786 84	74,390 78
Less reinsurance.....	16,394 66		4,092 80
Net losses incurred during the year.....	250,895 66	6,786 84	70,297 98
Total net losses incurred for all classes of business.....	\$ 327,980 48		
Adjustment expenses: fire, \$3,698.32; other, \$3,778.91.....	7,477 23		
Commission and brokerage, fire, \$95,027.84; other, \$19,244.26.....	114,272 10		
Commission on profits, fire.....	1,197 90		
Taxes: fire, \$15,297.12; other, \$2,323.11.....	17,620 23		
*Salaries, fees and travelling expenses: Salaries, head office, \$22,465.54; other, \$7,217.12; travelling expenses of officials, \$1,882.55; allowances to agents, \$1,000; sundry, \$2,164.84.....	34,730 05		
†Miscellaneous expenditure, viz.:—Advertising, \$5,218.52; interest and exchange, \$826.41; inspections and surveys, \$3,141.82; maps and plans, \$2,348.87; postage, telegrams, telephones and express, \$2,338.75; printing and stationery, \$3,266.80; rents, \$4,102.05; underwriters' boards, associations, etc., \$6,766.19; sundries, \$11,350.87.....	39,360 28		
Total expenditure in Canada.....	\$ 542,638 27		

*(Of which \$25,371.49 belongs to fire business.)

†(Of which \$24,528.88 belongs to fire business.)

12 GEORGE V, A. 1922

THE EAGLE, STAR AND BRITISH DOMINIONS—*Concluded*

SUMMARY OF RISKS AND PREMIUMS IN CANADA

Risks and Premiums	Class of Business		
	Fire		Automobile (B)
	Amount	Premiums	Premiums
	\$	\$ cts.	\$ cts.
Gross in force at end of 1920.....	57,649,312	527,029 57	11,824 79
Taken in 1921, new and renewed.....	64,045,950	591,637 58	31,943 16
Totals.....	121,695,262	1,118,667 15	43,767 95
Less ceased.....	65,955,534	550,867 69	19,536 42
Gross in force at end of 1921.....	55,739,728	567,799 46	24,231 53
Less reinsured.....	5,311,531	51,357 66	.....
Net in force at end of 1921.....	50,428,197	516,441 80	24,231 53

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, LORD CLAUD HAMILTON—Secretary, W. E. GRAY—Principal Office, London, England
 Chief Agent in Canada, CHAS. W. I. WOODLAND—Head Office in Canada,
 Montreal, Que.

(Incorporated, October 25, 1880. Licensed for accident and guarantee business in Canada, October 24th 1894, and commenced such business in 1895. New license issued for accident, guarantee and sickness business February 20, 1900. Licensed for fire business November 29, 1910.)

CAPITAL

Amount of joint stock capital authorized.....	£ 2,000,000
Amount subscribed.....	1,439,090
Amount paid thereon in cash.....	325,000

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Market value of bonds and debts. on deposit with Receiver General. (For details, see Schedule B).....	\$ 1,900,961 03
<i>Other Assets in Canada</i>	
Cash at head office and branches.....	6,700 00
Cash in banks, viz.:—	
Bank of Montreal, Montreal.....	\$ 97,890 28
Bank of Montreal, Toronto.....	37,282 87
Total cash in banks.....	135,173 15
Cash on deposit with Workmen's Compensation, Manitoba Government.....	5,000 00
Cash on deposit with Grain Insurance Association.....	1,000 00
Associated Companies, Quebec.....	32,456 34
Associated Companies, Manitoba.....	33,411 26
Agents' balances and premiums uncollected, viz.:—	
Fire, (\$3,609.03 on business prior to Oct. 1, 1921).....	\$ 74,840 47
Accident, (\$4,938.55 on business prior to Oct. 1, 1921).....	31,736 46
Automobile, (A) (\$1,772.98 on business prior to Oct. 1, 1921).....	17,728 83
Automobile, (B) (\$5,014.68 on business prior to Oct. 1, 1921).....	19,943 03
Burglary, (\$547.90 on business prior to Oct. 1, 1921).....	6,928 79
Guarantee, (\$4,416.08 on business prior to Oct. 1, 1921).....	21,413 24
Liability, (\$10,892.01 on business prior to Oct. 1, 1921).....	97,143 58
Sickness, (\$141.40 on business prior to Oct. 1, 1921).....	220 79
Steam Boiler, (\$172.75 on business prior to Oct. 1, 1921).....	1,024 87
Total.....	270,980 06
Gross assets in Canada.....	\$ 2,385,681 84
Deduct assets not admitted.....	31,505 38
Net admitted assets in Canada.....	\$ 2,354,176 46

LIABILITIES IN CANADA

Net amount of fire claims, unadjusted (\$5,000 accrued prior to 1921).....	\$ 48,485 63
“ fire claims, resisted, in suit (accrued prior to 1921).....	1,620 00
“ accident claims, unadjusted (\$400 accrued prior to 1921).....	36,000 00
“ automobile (A) claims, unadjusted (\$2,200 accrued prior to 1921).....	17,148 04
“ automobile (A) claims, resisted in suit.....	1,250 00
“ automobile (B) claims, unadjusted (\$10,550 accrued prior to 1921).....	30,000 00
“ burglary claims, unadjusted.....	380 00
“ guarantee claims, unadjusted (\$10,250 accrued prior to 1921...)	84,017 00
“ liability claims, unadjusted (\$55,000 accrued prior to 1921)....	189,000 00
“ liability claims, resisted, in suit.....	1,000 00
“ (sickness claims, unadjusted (\$650 accrued prior to 1921).....	23,000 00
Total net amount of unsettled claims.....	\$ 431,900 67

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THE EMPLOYERS' LIABILITY—Continued

LIABILITIES IN CANADA—Concluded

Reserve and unearned premiums, viz.:—

Fire.....	\$ 543,447 52
Accident.....	84,132 78
Automobile (A).....	38,054 29
Automobile (B).....	131,008 66
Burglary.....	13,093 08
Explosion.....	870 76
Guarantee.....	49,857 82
Liability.....	185,088 86
Robbery.....	6,320 04
Sickness.....	55,247 64
Steam Boiler.....	2,001 44

Total, \$1,109,122.89; carried out at 80 per cent.....\$ 887,298 31
 Taxes due and accrued.....78,097 17

Reinsurance premiums due:—

Fire.....	\$ 3,030 21
Accident.....	1,504 30
Automobile (B).....	106 64
Burglary.....	3,215 39
Explosion.....	—516 94
Guarantee.....	2,894 05
Liability.....	1,210 54
Sickness.....	88 00
Steam Boiler.....	65 10

Total.....11,597 29

Total liabilities in Canada.....\$ 1,408,893 44

INCOME IN CANADA

Premiums	Class of Business					
	Fire	Accident	Automobile (A)	Automobile (B)	Burglary	Explosion
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	924,330 13	203,036 13	140,238 84	389,294 79	52,248 04	6,226 93
Less reinsurance ceded.....	17,543 27	9,729 12	1,783 81	302 48	2,399 76	950 90
Less return premiums.....	177,662 99	27,202 09	46,514 57	113,639 54	7,510 85	1,930 18
Total deduction.....	195,206 26	36,931 21	48,298 38	113,942 02	9,910 61	2,881 08
Net premiums written.....	729,123 87	166,104 92	91,940 46	275,352 77	42,337 43	3,345 85

Premiums	Class of Business					
	Guarantee	Hail	Liability	Robbery	Sickness	Steam Boiler
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	143,312 79	218,524 36	780,869 33	13,151 56	136,238 30	4,397 27
Less reinsurance ceded.....	7,029 75	119,626 70	23,296 23	2,775 39	3,958 12	65 10
Less return premiums.....	28,494 51	2,860 73	110,381 34	981 33	21,300 71	639 05
Total deduction.....	35,524 26	122,487 43	133,677 57	3,756 72	25,258 83	704 15
Net premiums written.....	107,788 53	96,036 93	647,191 76	9,394 84	110,979 47	3,693 12

Net premiums written for all classes of business.....\$ 2,283,289 95
 Interest earned on investments.....5,538 84

Total income in Canada.....\$ 2,288,848 79

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THE EMPLOYERS' LIABILITY—Continued

EXPENDITURE IN CANADA

Claims	Class of Business				
	Fire	Accident	Automobile (A)	Automobile (B)	Burglary
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year	371,575 60	77,476 37	85,920 76	89,985 73	2,173 80
Less savings and salvage.....	255 24	2,878 65	1,948 55	6,716 73	46 00
Less reinsurance.....	1,938 41	1,486 82			
Total deduction.....	2,193 65	4,365 47			
Net losses incurred.....	369,381 95	73,110 90	83,972 21	83,269 00	2,127 80

Claims	Class of Business				
	Explosion	Guarantee	Hail	Liability	Sickness
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year	892 00	106,505 83	256,537 53	287,082 98	85,180 88
Less savings and salvage.....		32,799 49		12,413 58	1,838 65
Less reinsurance.....			143,005 05	5,075 25	2,422 75
Total deduction.....				17,488 83	4,261 40
Net losses incurred.....	892 00	73,706 34	113,532 48	269,594 15	80,919 48

Total net losses incurred for all classes of business.....	\$ 1,150,506 31
Adjustment expenses: fire, \$9,118.09; other, \$26,077.44.....	35,195 53
Commission and brokerage, fire, \$141,248.67; other, \$345,679.76.....	486,928 43
Commission on profits, fire, \$12,708.74; other, \$6,435.91.....	19,144 65
Taxes, fire.....	75,972 62
*Salaries and travelling expenses: Salaries, \$222,119.32; travelling expenses, \$23,255.82.....	245,375 14
†Miscellaneous expenditure, viz.: Advertising, \$3,757.77; furniture and fixtures, \$8,354.11; legal expenses, \$1,442.12; maps and plans, \$3,620.25; postage, telegrams, telephones and express, \$10,480.42; printing and stationery, \$33,962.98; rents, \$40,474.81; underwriters' boards, associations, etc., \$17,628.09; sundry, \$5,772.25.....	125,492 80
Total expenditure.....	\$ 2,138,615 48

*(Of which \$77,684.26 belongs to Fire business.)

†(Of which \$50,839.36 belongs to Fire business.)

THE EMPLOYERS' LIABILITY—Continued

SUMMARY OF RISKS AND PREMIUMS IN CANADA

Risks and Premiums	Class of Business				
	Fire		Accident	Auto- mobile (A)	Auto- mobile (B)
	Amount	Premiums	Premiums	Premiums	Premiums
	\$	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	104,190,094	1,112,220 53	168,866 44	104,525 49	268,157 46
Taken in 1921—new and renewed.....	89,036,613	924,330 13	203,036 13	140,238 84	389,294 79
Totals.....	193,226,707	2,036,550 66	371,902 57	244,764 33	657,452 25
Less ceased.....	90,739,132	942,665 87	193,907 90	166,871 94	395,132 45
Gross in force at end of 1921.....	102,487,575	1,093,884 79	177,994 67	77,892 39	262,319 80
Less reinsured.....	3,833,950	21,787 79	9,729 12	1,783 81	302 48
Net in force at end of 1921.....	98,653,625	1,072,097 00	168,265 55	76,108 58	262,017 32

Premiums	Class of Business				
	Burglary	Explosion	Guarantee	Hail	Liability
	Premiums	Premiums	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	10,535 18	612 38	97,496 41	.....	438,130 39
Taken in 1921, new and renewed.....	52,248 04	6,226 93	143,312 79	218,524 36	780,867 33
Totals.....	62,783 22	6,839 31	240,809 20	218,524 36	1,218,997 72
Less ceased.....	36,605 22	4,146 85	134,980 39	.....	833,003 36
Gross in force at end of 1921.....	26,178 00	2,692 43	105,828 81	.....	385,994 36
Less reinsured.....	2,399 76	950 90	7,029 75	.....	23,296 23
Net in force at end of 1921.....	23,778 24	1,741 53	98,799 06	.....	362,698 13

Premiums	Class of Business		
	Robbery	Sickness	Steam Boiler
	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	.....	116,753 92	900 00
Taken in 1921, new and renewed.....	13,151 56	136,238 30	4,397 27
Totals.....	.....	252,992 22	5,297 27
Less ceased.....	1,077 73	138,538 82	1,229 29
Gross in force at end of 1921.....	12,073 83	114,453 40	4,067 98
Less reinsured.....	2,775 39	3,958 12	65 10
Net in force at end of 1921.....	9,298 44	110,495 28	4,002 88

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THE EMPLOYERS' LIABILITY—*Continued*

Schedule B

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value	Market value
<i>Governments—</i>		
Dominion of Canada registered stock, 1930/1950, 3½ p.c.....	\$ 48,666 67	\$ 31,633 33
“ “ “ 1904/1960, 4 p.c.....	97,333 33	68,133 33
“ “ Victory Loan, 1933, 5½ p.c.....	50,000 00	50,500 00
“ “ Victory Loan, 1934, 5½ p.c.....	80,000 00	79,200 00
Province of Alberta, reg'd. stock, 1943, 4½ p.c.....	24,333 33	18,006 66
“ British Columbia stock, 1941, 3 p.c.....	68,133 32	34,066 66
“ Manitoba, 1947, 4 p.c.....	24,333 33	18,493 33
“ Nova Scotia stock, 1954, 3½ p.c.....	24,333 33	14,356 66
“ Quebec, 1928, 4 p.c.....	41,853 33	35,575 33
“ Saskatchewan, reg'd. stock, 1951, 4 p.c.....	4,866 67	3,650 00
British Gov't. War Loan, 1929/1947, 5 p.c.....	925,153 00	767,877 15
Newfoundland, 1947, 3½ p.c.....	19,953 34	
“ 1948, 3½ p.c.....	973 33	22,581 33
“ 1951, 3½ p.c.....	18,006 66	
Belgian, 1925 or later, 3 p.c.....	164,320 20	96,948 91
Japan Sterling bonds, 1920/1970, 4 p.c.....	26,231 33	14,951 85
<i>Cities—</i>		
Edmonton, 1949, 4½ p.c.....	39,906 67	29,131 86
Lachine, 1950, 4½ p.c.....	16,000 00	12,960 00
Lethbridge, 1940, 4½ p.c.....	10,000 00	7,500 00
Montreal stg. reg'd stock, 1953, 4½ p.c.....	24,333 33	20,196 66
“ (Notre Dame de Grâce), 1949, 4½ p.c.....	25,000 00	20,750 00
North Vancouver, 1931, 4½ p.c.....	48,666 66	40,879 99
Ottawa, 1940, 4 p.c.....	24,333 33	19,953 33
Quebec, 1923, 4 p.c.....	8,273 34	8,107 87
Three Rivers, 1958, 4½ p.c.....	10,000 00	7,800 00
Toronto, 1948, 4 p.c.....	14,600 00	11,388 00
Vancouver, 1948, 4 p.c.....	24,333 33	17,519 99
Victoria, 1960, 4 p.c.....	9,733 33	6,423 99
Winnipeg, 1940, 4 p.c.....	24,333 33	19,466 66
<i>Town—</i>		
Maisonneuve, 1950, 4½ p.c.....	9,733 33	7,981 33
<i>School—</i>		
North Vancouver, 1960, 5 p.c.....	9,000 00	6,750 00
<i>Railways—</i>		
Can. Nor. Ry. 1st mtge (g'teed by Prov. of Man.) 1930, 4 p.c.....	36,013 32	31,351 05
Can. Nor. Ry. 1st mtge (g'teed by Prov. of Sask.) 1939, 4 p.c.....	27,253 33	18,259 73
Can. Nor. (Ont.) Ry., 1st mtge. deb. stock (g'teed by Dom. of Can.), 1961, 3½ p.c.....	48,666 67	31,633 33
Can. Nor. Western Ry. (g'teed by Prov. of Alta.), 1942, 4½ p.c.....	24,333 33	19,953 33
G.T.P. Ry., 1st mtge (g'teed by Prov. of Sask.), 1939, 4 p.c.....	73,000 00	59,860 00
Madras Ry. Annuities “Class B” (g'teed by Sec. of State for India), 1956.....	28,186 11	3,946 05
Lacombe and Blind Man Valley Electric Ry. (g'teed by Alta.), 1943, 5 p.c.....	25,000 00	21,750 00
<i>Miscellaneous—</i>		
Can. Perm. Mtge. Corp., 1924, 4¾ p.c.....	50,000 00	50,000 00
Can. Landed & Nat. Inv't. Co., 1923, 5½ p.c.....	24,333 33	24,333 33
Home Inv't & Sav. Assoc., 1924, 5½ p.c.....	24,333 33	24,089 99
Huron & Erie Mtge. Corp., 1922, 4½ p.c.....	48,666 67	48,666 67
London and Canadian Loan and Agency Co., 1924, 5½ p.c.....	25,000 00	25,000 00
Ontario Loan and Deb. Co., 1924, 5½ p.c.....	49,333 33	49,333 33
Total on deposit with Receiver General.....	\$ 2,400,857 24	\$ 1,900,961 03

THE EMPLOYERS' LIABILITY—*Concluded*
GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

REVENUE ACCOUNT

	£	s.	d.	£	s.	d.	£	s.	d.
Amount of Insurance Fund at the beginning of the year:—									
Reserve of unexpired risks.....	2,783,199	12	3						
Total estimated liability in respect of outstanding losses.....	2,107,861	0	0	4,891,060	12	3			
Premiums—									
Fire.....	369,060	10	11						
Marine.....	4,363	6	6						
Accident.....	5,194,904	2	6						
Adjustment of exchange.....	42,093	6	7	5,568,327	19	11			
Transfer fees.....	182	1	0						
Bad Debts recovery.....				42,275	7	7			
Transfer from General Reserve.....				752	5	4			
				250,000	0	0			
Amount of Insurance Fund at the beginning of the Year:—									
Reserve for Unexpired Risks...	2,227,332	0	2						
Total estimated liability in respect of outstanding losses.....	2,125,521	0	0						
Additional Reserve.....	250,000	0	0						
Balance transferred to Profit and Loss Account.....									
	743,812	19	6						
	£10,752,416	5	1						

PROFIT AND LOSS ACCOUNT

	£	s.	d.	£	s.	d.	£	s.	d.
Balance from Revenue Account.....	743,812	19	6						
Interest and rents.....	291,896	19	4						
Expenses not charged to other accounts—									
Taxes.....	521,694	0	7						
Miscellaneous.....	58,247	4	4						
Dividend, 1920—									
Interim.....	107,931	15	0						
Provision for final.....	179,886	5	0						
Amount written off assets.....									
Amount transferred to General Reserve Fund.....									
	287,818	0	0						
	49,820	0	0						
	118,130	13	11						
	£1,035,709	18	10						

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BALANCE SHEET

LIABILITIES			ASSETS		
	£	s. d.		£	s. d.
Shareholders' Capital—			Investments—		
2,000,000 shares, £1 each, \$2,000,000.			British Government securities.....	875,265	5 10
To Capital—1,439,090 shares, 5/-paid.....			Bank of England Stock.....	11,544	7 4
			Indian and Colonial Government securities.....	127,097	14 3
Amounts due to other companies and agents.....	340,505	8 5	Indian and Colonial Provincial securities.....	34,945	16 3
Unclaimed dividends.....	401	9 6	Indian and Colonial Municipal Securities.....	65,246	11 0
Outstanding commission.....	315,281	0 0	United States and other Foreign Municipal securities.....	1,326,337	10 7
Outstanding expenses.....	2,233	3 1	United States Provincial Securities.....	112,959	5 6
To Deposits at Interest.....	5,225	0 0	United States and other Foreign Government securities..	2,126,244	16 6
			Railway and other debentures and debenture stock—		
Provision in Profit and Loss Account for final dividend, 1921.....			Horne and Foreign.....	1,024,571	16 7
Reserves—			Railway and other preference and guaranteed stocks..	52,338	17 9
For unexpired risks.....	2,227,332	0 2	Railway and other ordinary stocks.....	4,147	4 5
For outstanding losses.....	2,125,521	0 0	House property.....	547,367	1 7
Additional reserve.....	250,000	0 0	Shares of Merchants' Marine Insurance Co., Ltd., (partly paid).....	700,000	0 0
Amounts due from Reinsuring companies.....	150,000	0 0	Shares of Clerical, Medical and General Life Assurance Society (partly paid).....	484,331	5 0
For taxes.....	439,820	18 0	Shares of The Employers' Fire Insurance Company (U.S.A.).....	369,712	4 6
Investment reserve.....	271,366	19 2	Branch and agency balances.....	1,158,043	17 0
General reserve.....	2,744,789	16 0	Interest and rents accrued.....	97,321	13 11
			Cash in hand and on Current Account.....	184,248	11 5
			Amounts due from other companies.....	110,411	9 11
				£9,412,135	9 4

EQUITABLE FIRE AND MARINE INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, EDWARD MILLIGAN—Secretary, SAMUEL G. HOWE—Principal Office, Providence, R.I.—
Chief Agent in Canada, J. W. TATLEY—Head Office in Canada—Montreal

(Incorporated, 1859. Dominion license issued April 3, 1913.)

CAPITAL

Amount of joint stock capital authorized, subscribed and paid in cash..... \$ 1,000,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds and debentures on deposit with the Receiver General, viz.:—

	Par value	Market value
Imperial Japanese Govt. bonds, 2nd series, 1925 or 6 months notice, 4½ p.c.....	\$ 9,740 00	\$ 9,067 50
Commonwealth of Massachusetts, 1941, 3 p.c.....	65,000 00	57,200 00
City of Fort William, 1942, 5 p.c.....	24,333 00	20,439 72
City of Hamilton 1933, 4½ p.c.....	17,000 00	15,300 00
City of London, Ont., 1924, 3½ p.c.....	15,000 00	14,250 00
City of Stratford, 1942, 4½ p.c.....	25,000 00	21,250 00
Total on deposit with Receiver General.....	\$ 156,073 00	\$ 137,507 22

Carried out at market value..... \$ 137,507 22

Other Assets in Canada

Cash in banks, viz.:—

Imperial Bank of Canada, Montreal.....	\$ 12,941 27
Bank of Nova Scotia, St. John, N.B.....	1,977 84

Total..... 14,919 11

Interest accrued..... 8,542 86

Total assets in Canada..... \$ 160,969 19

LIABILITIES IN CANADA

Net amount of fire claims, adjusted and unpaid.....	\$ 2,863 79
Net amount of fire claims, resisted, in suit.....	874 30

Total net amount of unsettled fire claims..... \$ 3,738 09

Reserve of unearned premiums: fire, \$30,412.38; automobile (A), \$65.35; explosion, \$200.10;
total—\$30,677.83; carried out at 80 per cent..... 24,542 26

Taxes, due and accrued..... 1,074 33

Total liabilities in Canada..... \$ 29,354 68

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EQUITABLE FIRE AND MARINE—Continued

INCOME IN CANADA

Premiums	Class of Business		
	Fire	Automobile (A)	Explosion
	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	244,507 71	19,047 17	1,205 70
Less reinsurance ceded.....	145,503 92	14,941 89	
Less return premiums.....	49,617 06	3,980 49	610 90
Total deduction.....	195,120 98	18,922 38	
Net premiums written.....	49,386 73	124 79	594 80
Total premiums written for all classes of business.....	\$ 50,106 32		
Interest earned on investments.....	18,921 20		
Total income in Canada.....	\$ 69,027 52		

EXPENDITURE IN CANADA

Claims	Class of Business
	Fire
	\$ cts.
Gross losses incurred during the year.....	107,152 83
Less reinsurance.....	76,907 69
Total net incurred for claims for all classes of business.....	\$ 30,245 14
Adjustment expenses, fire.....	519 71
Commission and brokerage: fire, \$14,815.94; other, \$141.52.....	14,957 46
Taxes, fire.....	529 96
Total expenditure in Canada.....	\$ 46,252 27

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EQUITABLE FIRE AND MARINE—Continued

SUMMARY OF RISKS AND PREMIUMS IN CANADA

Risks and Premiums	Class of Business			
	Fire		Auto- mobile (A)	Explosion
	Amount	Premiums	Premiums	Premiums
	\$	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	27,495,402	293,657 58	11,601 60	329 97
Taken in 1921, new and renewed.....	23,381,864	244,507 71	19,047 17	1,205 70
Totals.....	50,877,266	538,165 29	30,648 77	1,535 67
Less ceased.....	24,808,018	259,470 23	18,071 39	1,135 47
Gross in force at end of 1921.....	26,069,248	278,695 06	12,577 38	400 20
Less reinsured.....	19,890,269	218,081 03	12,446 67	.....
Net in force at end of 1921.....	6,178,979	60,614 03	130 71	400 20

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

LEDGER ASSETS

Mortgage loans on real estate, first liens.....	\$ 58,600 00
Book value of stocks and bonds owned by the company.....	3,093,768 75
Cash on hand, in trust companies and banks.....	251,883 35
Agents' balances and bills receivable.....	25,146 18
Total ledger assets.....	\$ 3,429,398 28

NON-LEDGER ASSETS

Interest accrued.....	40,614 78
Market value of bonds and stocks over book value.....	7,958 25
Gross assets.....	\$ 3,477,971 31
Deduct assets not admitted.....	242 58
Net admitted assets.....	\$ 3,477,728 73

LIABILITIES

Net amount of unpaid claims.....	\$ 317,968 21
Total unearned premiums.....	837,634 56
Expenses of investigations.....	2,500 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	250 00
Federal, state and other taxes due or accrued (estimated).....	25,000 00
Contingent commissions or other charges due or accrued.....	5,000 00
All other liabilities.....	664 03
Total liabilities, excluding capital stock.....	\$ 1,189,016 80
Capital stock paid up in cash.....	1,000,000 00
Surplus beyond liabilities, including capital stock.....	1,288,711 93
Total liabilities.....	\$ 3,477,728 73

INCOME

Net cash received for premiums.....	\$ 1,076,517 64
Interest and dividends.....	173,117 25
Gross profit on sale or maturity of ledger assets.....	6,037 85
Total income.....	\$ 1,255,672 74

SESSIONAL PAPER No. 8

EQUITABLE FIRE AND MARINE—*Concluded*

DISBURSEMENTS

Net amount paid for claims.....	\$ 667,688 64
Expenses of adjustment and settlement of claims.....	6,905 61
Cash dividends paid stockholders.....	100,000 00
Commission or brokerage.....	335,215 95
Salaries, fees and all other charges of officers, directors, trustees and home office employees.	11,515 05
Rent.....	988 22
State taxes on premiums, Insurance Department, licenses and fees.....	528 41
Federal taxes.....	11,969 02
Gross loss on sale or maturity of bonds	10,714 73
All other disbursements.....	2,836 69
Total disbursements.....	<u>\$ 1,148,362 32</u>

RISKS AND PREMIUMS

FIRE

Fire risks written or renewed during the year.....	\$337,064,026 00
Premiums thereon.....	3,317,205 20
Amount terminated during the year.....	60,544,389 00
Premiums thereon.....	641,124 61
Net amount in force at December 31, 1921.....	87,313,977 00
Premiums thereon.....	<u>806,160 53</u>

THE ESSEX AND SUFFOLK EQUITABLE INSURANCE SOCIETY, LIMITED

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

Chairman, S. J. PIPKIN—General Manager and Secretary, S. C. TURNER—Principal Office,
Colchester, Eng.—Manager in Canada, R. R. MARTIN—Head Office in Canada,
Montreal

(Incorporated, 1802. Dominion license issued March 11, 1920.)

CAPITAL

Amount of joint stock capital authorized, £600,000.....	\$ 2,920,000 00
Amount subscribed, £560,000.....	2,725,333 33
Amount paid thereon in cash, £56,000.....	<u>272,533 33</u>

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bond on deposit with Receiver General, viz.:—

	Par value	Market value
British National Inscribed War Loan, 1928, 4 p.c.....	<u>\$ 58,400 00</u>	<u>\$ 51,976 00</u>
Carried out at market value.....		\$ 51,976 00

Other Assets in Canada

Cash in banks:—

Bank of Montreal, Montreal.....	\$ 3,123 59
Union Bank of Canada, Winnipeg.....	<u>5,069 00</u>
Total cash in banks.....	8,192 59
Agents' balances and premiums uncollected.....	<u>16,993 41</u>
Total assets in Canada.....	<u>\$ 77,167 00</u>

LIABILITIES IN CANADA

Total net amount of claims, unadjusted.....	\$ 3,396 40
Reserve of unearned premiums, \$57,009.60; carried out at 80 per cent.....	45,607 68
Taxes due and accrued.....	1,537 02
Profit commission (est.).....	1,350 00
All other liabilities.....	<u>16,139 15</u>
Total liabilities in Canada.....	<u>\$ 68,030 25</u>

INCOME IN CANADA

Gross premiums written in Canada.....	\$ 214,270 68
Deduct reinsurances, \$100,771.64; return premiums, \$32,512.77.....	<u>133,284 41</u>
Net premiums written.....	\$ 80,986 27
Interest earned on investments.....	<u>1,018 02</u>
Total income in Canada.....	<u>\$ 82,004 29</u>

SESSIONAL PAPER No. 8

ESSEX AND SUFFOLK—Continued

EXPENDITURE IN CANADA

Gross losses incurred during the year.....	\$ 58,678 76	
Deduct reinsurances.....	30,195 12	
Net amount incurred for claims.....	\$	28,483 64
Adjustment expenses.....		685 77
Commission or brokerage.....		14,840 32
Commission on profits.....		1,350 00
Salaries of Chief Agency, \$7,201.46; auditors' fees, \$100; travelling expenses of Chief Agency, \$1,881.08.....		9,182 54
Taxes.....		4,167 43
Miscellaneous expenditure, viz.:—Printing and stationery, \$1,345.35; advertising, \$345.22; postage, telegrams, telephones and express, \$348.46; maps and plans, \$592.43; legal expenses, \$29.91; rents, \$1,274.54; underwriters' tariff associations, etc., \$1,589.06; furniture and fixtures, \$44.07; sundries, \$959.93; fire department, patrol, salvage corps, assessments, etc., \$49.83.....		6,578 80
Total expenditure in Canada.....	\$	65,288 50

RISKS AND PREMIUMS IN CANADA

	Amount	Premiums
	\$	\$ cts.
Gross in force at end of 1920.....	8,202,076	96,486 91
Taken in 1921, new.....	19,932,474	214,270 68
Totals.....	28,134,550	310,757 59
Less ceased.....	11,207,704	119,702 83
Gross in force at end of 1921.....	16,926,846	191,054 76
Less reinsured.....	8,895,667	91,210 90
Net in force at end of 1921.....	8,031,179	99,843 86

ESSEX AND SUFFOLK—*Concluded*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

REVENUE ACCOUNT

	£	s.	d.	£	s.	d.	£	s.	d.
Amount of General Insurance Fund at the beginning of the year:—							109,307	10	3
Reserve for unexpired risks.....	78,234	0	0				803	14	8
Total estimated liability in respect of outstanding claims.....	37,839	6	0				34,196	17	6
Premiums.....				116,073	6	0			
Interest, rents and dividends.....	6,035	0	4	183,507	7	2			
Less Income Tax.....	1,048	16	6						
				4,986	3	10			
Amount of General Insurance Fund at the end of the year, as per Balance Sheet:—							58,684	12	11
Reserve for unexpired risks being 40 per cent of the premium income for the year							73,403	0	0
Total estimated liability in respect of outstanding claims.....							37,839	6	0
							111,242	6	0
Transferred from Profit and Loss Account				9,668	4	4			
				£	314,235	1	4		

PROFIT AND LOSS ACCOUNT

	£	s.	d.	£	s.	d.	£	s.	d.
Balance of last year's account.....				5,303	10	5	6,212	1	10
Dividends, interest and rents.....	2,542	14	1				383	13	1
Less Income tax.....	441	17	11				9,668	4	4
Excess profits duty repaid.....				2,100	16	2			
				4,509	0	0	872	13	0
Profits transferred:—							12,019	19	1
Employers' Insurance Account.....	16,099	9	1						
General Insurance Account.....	1,153	15	8						
				17,253	4	9			
				29,166	11	4	29,166	11	4

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BALANCE SHEET

FUNDS

	£	s.	d.
Shareholders' Capital:—			
Subscribed 55,000 shares of £10 each of			
which the Atlas Assurance Com-			
pany Ltd., held 55,744 at 31st Decem-			
ber, 1921.....	560,000	0	0
Paid up £1 per share.....	56,000	0	0
Fire Insurance Fund.....	111,242	6	0
Accident Insurance Fund.....	4,479	0	0
Employers' Liability Insurance Fund.....	34,758	0	0
General Insurance Fund.....	11,154	0	0
Investment Reserve Fund.....	23,594	2	9
Profit and Loss Account.....	12,019	19	1

Outstanding fire claims.....
 Balances due to reinsuring companies.....
 Members' dividends outstanding.....
 Sundry creditors.....
 Staff Provident Fund.....

253,247 7 10
 25,641 4 9
 4,050 10 10
 689 16 3
 16,486 15 8
 12,151 15 6

ASSETS

	£	s.	d.
Mortgages on property within the United Kingdom.....	20,241	11	8
Loans on public rates.....	37,096	0	0
Loans on security of rents.....	785	1	8
Investments at the values of 31st			
December, 1913, or at cost if			
purchased since—			
Deposit with High Court—Guar-			
anteed Irish Land Stock, 2 per cent.	£16,124	10	6
British Government securities.....	114,262	4	11
Foreign Government Securities.....	4,806	10	2
Foreign Municipal securities.....	4,676	5	10
Indian and Colonial Government			
securities.....	9,048	8	3
Railway debenture stocks.....	8,206	2	11
House property—			
Freehold.....	157,124	2	7
Leasehold.....	11,738	18	3
	2,461	13	9
Agents' balances.....	6,205	1	11
Outstanding premiums, less commission.....	30,480	2	8
Balances due from guaranteeing companies.....	10,483	14	0
Outstanding accounts.....	459	3	7
Interest accrued but not payable.....	1,530	6	6
Cash in hand and on current accounts.....	33,661	14	3

171,324 14 7
 6,205 1 11
 30,480 2 8
 10,483 14 0
 459 3 7
 1,530 6 6
 33,661 14 3

£ 312,267 10 10

Total liabilities in Canada.....	\$ 336,118 08
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SESSIONAL PAPER No. 8

FIDELITY-PHENIX—Continued

INCOME IN CANADA

Premiums	Class of Business					
	Fire		Auto (A)		Auto (B)	
	\$	cts.	\$	cts.	\$	cts.
Gross premiums written.....	612,530	89	13,839	72	6,265	55
Less reinsurance ceded.....	34,433	35	342	87		
Less return premiums.....	111,317	39	4,358	29	2,236	29
Total deduction.....	145,750	74	4,701	16		
Net premiums written.....	466,780	15	9,138	56	4,029	26

Premiums	Class of Business					
	Explosion		Hail		Tornado	
	\$	cts.	\$	cts.	\$	cts.
Gross premiums written.....	14,490	89	80,863	63	2,577	85
Less reinsurance ceded.....	343	76			296	39
Less return premiums.....	4,810	18	500	54	519	06
Total deduction.....	5,153	94			815	45
Net premiums written.....	9,336	95	80,368	09	1,762	40

Total net premiums written in Canada for all classes of business.....	\$	571,415	41
Interest earned on investments.....		11,092	24
Total income in Canada.....	\$	582,507	65

EXPENDITURE IN CANADA

Losses	Class of Business					
	Fire	Auto-mob (A)	Auto-mob (B)	Hail	Tornado	
	\$	cts.	\$	cts.	\$	cts.
Gross losses incurred during the year.....	338,183	09	12,894	27	2,322	99
Less savings and salvage..	15		100	00		
Less reinsurance ceded...	37,911	23	3,071	56	4,800	74
Total deduction.....	37,911	38	3,171	56	553	86
Net losses incurred.....	300,271	71	9,722	71	89,902	04

Total net amount incurred for losses for all classes of business in Canada.....	\$	403,996	97
Adjustment expenses: fire, \$4,541.07; other, \$2,962.93.....		7,504	00
Commission and brokerage, fire, \$103,873.36; other, \$25,536.47.....		129,409	83
Commission on profits, fire.....		2,998	33
Taxes.....		23,725	36
*Salaries, fees and travelling expenses:—Salaries:—chief agency, \$39,095.61; general and special agents, \$11,280.85; travelling expenses:—chief agency, \$1,968.59; agents, \$8,621.85.		60,966	90
†Miscellaneous expenditure, viz.:—Advertising, \$5,353.47; fire departments, patrol and salvage corps assessments, etc., \$645.35; furniture and fixtures, \$719.43; inspections and surveys, \$0.17; legal expenses, \$7.97; maps and plans, \$2,122.67; postage, telegrams, telephones and express, \$3,382.72; printing and stationery, \$5,830.20; rents, \$3,659.16; underwriters' boards, associations, etc., \$7,536.88; sundries, \$4,779.31.....		34,037	33
Total expenditure in Canada.....	\$	662,638	68

*(Of which \$43,896.17 belongs to fire business.)

†(Of which \$23,327.05 belongs to fire business.)

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FIDELITY-PHENIX—Continued

SUMMARY OF RISKS AND PREMIUMS IN CANADA

Risks and Premiums	Class of Business			
	Fire		Auto- mobile (A)	Auto- mobile (B)
	Amount	Premiums	Premiums	Premiums
	\$	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	68,952,674	781,920 63	8,457 77	2,326 87
Taken in 1921, new and renewed.....	61,363,817	612,487 14	13,839 73	6,265 56
Totals.....	130,316,491	1,394,407 77	22,297 50	8,592 43
Less ceased.....	71,500,864	706,220 55	13,592 12	4,892 92
Gross in force at end of 1921.....	58,815,627	688,187 22	8,705 38	3,699 51
Less reinsured.....	5,578,589	53,255 00	387 74	
Net in force at end of 1921.....	53,237,038	634,932 22	8,317 64	3,699 51

Premiums	Class of Business		
	Explosion	Hail	Tornado
	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	7,328 98		8,217 72
Taken in 1921, new and renewed.....	14,490 89	80,868 63	2,621 60
Totals.....	21,819 87		10,839 32
Less ceased.....	13,633 84	80,868 63	980 99
Gross in force at end of 1921.....	8,186 03		9,858 33
Less reinsured.....	272 89		1,288 36
Net in force at end of 1921.....	7,913 14		8,569 97

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

LEDGER ASSETS

Book value of real estate.....	\$ 123,465 88
Loans on mortgages or real estate, first liens.....	473,282 52
Book value of stocks and bonds.....	23,790,071 00
Cash in hand, in trust companies and in banks.....	2,528,915 33
Agents' balances.....	1,496,905 52
Bills receivable.....	893,773 37
Amount recoverable for re-insurance on paid losses.....	104,127 68
Total ledger assets.....	\$29,410,541 30

NON-LEDGER ASSETS

Interest accrued and dividends on stock sold.....	140,513 43
Market value of bonds and stocks over book value.....	114,886 87
Gross assets.....	\$29,665,941 60
Deduct assets not admitted.....	476,111 52
Total admitted assets.....	\$29,189,830 08

SESSIONAL PAPER No. 8

FIDELITY-PHENIX—*Concluded*

LIABILITIES

Net amount of unpaid claims.....	\$ 1,910,551 87
Estimated expenses of investigation and adjustment of losses.....	48,988 51
Unearned premiums.....	15,204,223 89
Salaries, rents, expenses, bills, accounts, etc., due or accrued.....	28,500 00
Federal, state and other taxes due or accrued (estimated).....	287,500 00
Dividends declared and unpaid to stockholders.....	500,000 00
Reserve for contingencies.....	50,000 00
Contingent commission or other charges, due or accrued.....	63,525 91
Income tax withheld at source (N.Y. State).....	39 20
Total liabilities, except capital stock.....	\$18,093,329 38
Capital stock paid in cash.....	2,500,000 00
Surplus.....	8,596,500 70
Total liabilities.....	\$29,189,830 08

INCOME

Total premiums other than perpetual.....	\$13,059,676 33
Interest and dividends.....	1,544,046 81
Rents.....	7,606 59
Income tax withheld at source (N.Y. State).....	39 20
Gross profit on sale or maturity of ledger assets.....	234,190 39
Gross increase, by adjustment, in book value of ledger assets.....	2,152,202 00
Agents' balances, previously charged off.....	226 97
Total income.....	\$16,997,988 29

DISBURSEMENTS

Net amount paid for claims.....	\$ 8,148,169 19
Expenses of adjustment and settlement of claims.....	225,919 91
Paid stockholders for interest or dividends.....	750,000 00
Field supervisory expenses.....	476,346 83
Commission or brokerage.....	3,178,246 32
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	879,302 01
Rents.....	102,459 35
State taxes on premiums, Insurance Department licenses and fees.....	433,992 79
Federal taxes.....	157,940 95
Inspections and surveys, including underwriters' boards and tariff associations.....	327,676 53
Repairs on real estate.....	3,691 75
Gross loss on sale or maturity of bonds and stocks.....	234,787 00
Advertising and subscriptions, \$80,910.27; printing and stationery, \$117,463.17.....	198,373 44
Gross decrease, by adjustment, in book value of ledger assets.....	309,506 00
All other disbursements.....	108,429 36
Agents' balances previously charged off.....	11,494 02
Total disbursements.....	\$15,561,837 54

RISKS AND PREMIUMS

Written or renewed during the year.....	\$ 2,084,698,521 00
Premiums thereon.....	22,462,419 53
Terminated during the year.....	186,665,814 00
Premiums thereon.....	3,469,623 82
Net in force at December 31, 1920.....	1,152,889,532 00
Premiums thereon.....	11,414,771 67

12 GEORGE V, A. 1922

THE FIRE ASSOCIATION OF PHILADELPHIA

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, E. E. IRVIN—Secretary, M. G. GARRIGUES—Principal Office, Philadelphia—Chief
Agent in Canada, R. G. HARVEY—Head Office in Canada,
Vancouver, B.C.

(Incorporated, 1820. Dominion license issued, March 10, 1918).

CAPITAL

Amount of capital, authorized, subscribed and paid in cash.....\$ 1,000,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds on deposit with Receiver General, viz:—

	Par value	Market value
United States of America Liberty Loan, 1928, 4½ p.c.....	\$ 53,000 00	\$ 53,000 00
Pacific Great Eastern Ry., 1st mtge. deb. stock (g'teed. by Prov. of British Columbia)	4,866 67	3,893 34
Total on deposit with Receiver General.....	\$ 57,866 67	\$ 56,893 34
Carried out at market value.....		\$ 56,893 34

Other Assets in Canada

Cash in Canadian Bank of Commerce, Vancouver, B.C.....	33,962 69
Interest accrued.....	656 98
Agents' balances and premiums uncollected (\$287.74 prior to Oct. 1, 1921).....	3,001 76
Gross assets in Canada.....	\$ 94,514 77
Deduct assets not admitted.....	287 74
Net admitted assets in Canada.....	\$ 94,227 03

LIABILITIES IN CANADA

Net amount of fire claims, unadjusted.....	\$ 8,315 09
Reserve of unearned premiums, \$40,010.78; carried out at 80 per cent.....	32,008 62
Taxes due and accrued.....	960 96
All other liabilities in Canada.....	142 07
Total liabilities in Canada.....	\$ 41,426 74

INCOME IN CANADA

Gross premiums written.....	\$ 91,848 88
Deduct reinsurances, \$2,536.93; return premiums, \$21,788.06.....	24,324 99
Total premiums written.....	\$ 67,523 89
Interest earned on bonds.....	2,875 73
Total income in Canada.....	\$ 70,399 62

SESSIONAL PAPER No. 8

THE FIRE ASSOCIATION—Continued

EXPENDITURE IN CANADA

Gross losses incurred during the year.....	\$ 45,323 63	
Deduct reinsurances.....	3,323 93	
Net losses incurred.....		\$ 41,999 70
Adjustment expenses.....		624 60
Commission or brokerage.....		18,099 67
Commission on profits.....		250 92
Taxes.....		1,669 13
Salaries of chief agency, \$600; other, \$437.89.....		1,037 89
Miscellaneous expenditure: postage, telegrams, telephones and express, \$174.92; printing and stationery, \$117.08; underwriters' boards, tariff associations, etc., \$879.54; furniture and fixtures, \$42.91; legal expenses, \$128.09; rents, \$63.58; sundry, \$1,175.07.....		2,581 19
Total expenditure in Canada.....	\$	<u>66,263 10</u>

RISKS AND PREMIUMS IN CANADA

	Amount	Premiums
Gross policies in force at December 31, 1920.....	\$ 7,206,909	\$ 96,241 66
Taken during 1921, new and renewed.....	7,473,619	91,848 88
Total.....	\$ 14,680,528	\$ 188,090 54
Deduct terminated.....	8,471,122	106,106 83
Gross in force at end of 1921.....	\$ 6,209,406	\$ 81,983 71
Deduct reinsured.....	147,470	2,805 39
Net in force at December 31, 1921.....	\$ 6,061,936	\$ 79,178 32

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

LEDGER ASSETS

Book value of real estate.....	\$ 604,232 86
Mortgage loans on real estate, first liens.....	3,693,636 66
Loans secured by pledge of bonds, stocks or other collateral.....	161,150 00
Book value of bonds and stocks.....	10,044,135 33
Cash on hand, in banks and in trust companies.....	864,722 39
Agents' balances.....	1,505,348 30
Total ledger assets.....	<u>\$16,873,225 54</u>

NON-LEDGER ASSETS

Interest due and accrued.....	205,692 65
Rents due and accrued.....	8,452 67
Reinsurance recoverable on paid losses.....	50,833 51
Gross assets.....	\$17,138,204 37
Deduct assets not admitted.....	647,182 18
Total admitted assets.....	<u>\$16,491,022 19</u>

LIABILITIES

Net amount of unpaid claims.....	\$ 1,497,625 75
Expenses of investigation and adjustment of losses, estimated.....	25,708 07
Total unearned premiums.....	8,378,753 76
Amount reclaimable by the insured on perpetual fire insurance policies.....	1,210,432 58
Salaries, rents, expenses, bills, etc., due or accrued (estimated).....	13,321 24
Taxes due and accrued (estimated).....	191,056 56
Contingent commissions or other charges due or accrued.....	11,916 00
Total liabilities, except capital stock.....	\$11,328,813 96
Capital paid up in cash.....	1,000,000 00
Surplus over all liabilities, including capital stock.....	4,162,208 23
Total liabilities.....	<u>\$16,491,022 19</u>

12 GEORGE V, A. 1922

THE FIRE ASSOCIATION—*Concluded*

INCOME

Net cash received for premiums.....	\$ 9,180,556 87
Deposit premiums written on perpetual risk (gross).....	26,703 65
Interest and dividends.....	682,511 96
Rents.....	49,270 29
Earned deposits on perpetual policies cancelled.....	7,332 26
Agents' balances previously charged off.....	947 33
Gross profit on sale or maturity of real estate, bonds and stocks.....	10,110 59
Total income.....	<u>\$ 9,957,432 95</u>

DISBURSEMENTS

Net amount paid for claims	\$ 5,189,880 61
Expenses of adjustment and settlement of losses.....	117,159 50
Interest or dividends to stockholders.....	400,000 00
Agents' allowances including commissions or brokerage.....	2,181,474 42
Total field supervisory expenses.....	307,755 97
Salaries, fees and all other charges of officers, directors, trustees, home and department office employees.....	535,444 58
Rents.....	89,430 89
Fire department, patrol and salvage corps assessments, fees, taxes and expenses.....	295,881 35
Inspections and surveys including underwriters' boards and tariff associations.....	245,725 49
Federal taxes.....	121,471 60
Deposit premiums returned on perpetual risks.....	79,226 47
Agents' balances charged off.....	2,166 47
Gross loss on sale of bonds.....	4,617 05
Real estate expenses.....	27,711 83
All other disbursements.....	169,298 28
Total disbursements.....	<u>\$ 9,767,244 51</u>

RISKS AND PREMIUMS—FIRE RISKS

Amount of policies written or renewed during the year.....	\$ 1,249,110,720 00
Premiums thereon.....	12,616,660 74
Amount terminated during the year.....	260,837,751 00
Premiums thereon.....	2,558,796 55
Net amount in force December 31, 1921.....	726,074,439 00
Premiums thereon.....	7,591,463 34
Perpetual Risks.....	\$ 58,422,180 00
Premiums thereon.....	<u>1,326,728 16</u>

SESSIONAL PAPER No. 8

THE FIRE INSURANCE COMPANY OF CANADA

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, HON. SENATOR DANDURAND, K.C., P.C.—Vice-President and Manager, J. E. CLEMENT
—Secretary, J. A. BLONDEAU—Principal Office, Montreal

(Incorporated May 18, 1916, by an Act of the Parliament of Canada, 6-7 George V, Chap. 53. Dominion license issued October 28, 1918)

CAPITAL

Amount of joint stock capital authorized and subscribed.....	\$ 500,000 00
Amount paid in cash.....	200,000 00

(For List of Shareholders, see Appendix)

ASSETS

Bonds and debentures owned:—

	Par value	Book value	Market value
* Dominion of Canada Victory Loan, 1933, 5½ p.c. \$	150,400 00	\$ 152,948 88	\$ 151,904 00
Dom. of Canada Victory Loan, 1923, 5½ p.c.	50 00	49 00	50 00
Dom. of Canada Victory Loan, 1934, 5½ p.c.	50,100 00	50,100 00	49,599 00
Dom. of Canada Victory Loan, 1937, 5½ p.c.	1,000 00	1,033 75	1,040 00
French Rentes, 89,730 Fcs, 4 p.c.	24,125 00	10,655 90	6,755 00
New Perpetual French Loan, 400,000 Fcs., 6 p.c.	77,200 00	25,930 19	30,880 00
Montreal Stock, 1932, 4 p.c.	48,666 66	39,965 06	41,853 33
Montreal, P.S., 1946, 5 p.c.	20,000 00	17,350 00	17,800 00
Montreal, P.S., 1945, 6 p.c.	40,000 00	39,360 00	40,800 00
Total par, book and market values.	\$ 411,541 66	\$ 337,392 78	\$ 340,681 33

Carried out at book value. \$ 337,392 78

Stocks owned:—

300 shares, Montreal L. H. & P.	\$ 30,000 00	\$ 24,481 25	\$ 26,700 00
300 Shawinigan W. & P Co.	30,000 00	32,372 50	31,500 00
Total par, book and market values.	\$ 60,000 00	\$ 56,853 75	\$ 58,200 00

Carried out at book value. 56,853 75

Cash in banks, viz.:—

Banque Nationale, Montreal	\$ 6,449 69
Royal Bank of Canada, Montreal	33,354 74
Royal Bank of Canada, London, Eng.	1,382 43
L. G. Beaubien & Cie, Paris, France	2,363 22

Total cash in banks. 43,550 08

Taxes recoverable from reinsurers	6,056 74
Interest accrued	7,231 59
Agents' balances and premiums uncollected	44,007 26
Reinsurance losses due	15,666 50

Total. \$ 510,758 70

Add market value of bonds, debentures and stocks over book value. 4,634 80

Gross assets. \$ 515,393 50

*\$100,000 on deposit with Receiver General.

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THE FIRE INSURANCE COMPANY OF CANADA—*Concluded*

LIABILITIES

Net amount of claims, unadjusted.....	\$ 10,737 00
Reserve of unearned premiums, \$154,053.81; carried out at 80 per cent.....	123,243 05
Reserve and unpaid losses on unlicensed reinsurance, unsecured.....	17,902 16
Reinsurance premiums due.....	2,444 64
Reinsurers reserve deposit.....	106,163 08
Agency and other expenses accrued.....	250 00
Taxes due and accrued.....	7,797 64
Total liabilities.....	\$ 268,537 57
Excess of assets over liabilities.....	\$ 246,855 93
Capital stock paid in cash.....	200,000 00
Surplus of assets over all liabilities and paid up capital.....	\$ 46,855 93

INCOME

Gross premiums written.....	\$ 458,916 42
Deduct reinsurance ceded, \$192,577.21; return premiums, \$66,836.08.....	259,413 29
Net premiums written.....	\$ 199,503 13
Interest and dividends earned on investments.....	19,971 17
Profit on sale of securities.....	1,427 00
Total income.....	\$ 220,901 30

EXPENDITURE

Gross losses incurred during the year.....	\$ 200,709 61
Deduct salvage, \$390.01; reinsurances, \$97,383.44.....	97,773 45
Net losses incurred.....	\$ 102,936 16
Adjustment expenses incurred.....	3,552 03
Commission or brokerage.....	27,507 77
Taxes.....	6,133 21
Salaries, Head Office, \$26,397.28; directors' fees, \$1,550; auditors' fees, \$321.06; travelling expenses, \$884.23.....	29,152 57
Miscellaneous expenditure, viz.: Advertising, \$1,971.34; fire departments, etc., \$1,141.16; furniture and fixtures, \$511.68; inspections and surveys, \$1,100.14; legal expenses, \$67; maps and plans, \$1,120.15; postage, telegrams, etc., \$914.49; printing and stationery, \$1,743.16; rents, \$1,399.84; underwriters' boards, etc., \$874.15; agencies supplies, \$51.30; general expenses, \$1,659.79; tabulating system, \$506.18.....	13,060 38
Total expenditure.....	\$ 182,342 12

STATEMENT OF REINSURANCES OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT

Amount of reinsurance premiums ceded to unlicensed companies.....	\$ 189,391 12
Amount of commission thereon.....	56,501 18
Amount of losses incurred by said companies.....	95,442 46
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$111,716.84; carried out at 80 per cent.....	89,373 47
Amount of losses due and recoverable from such companies.....	34,692 10
Amount of cash or other securities held as security for recovery of losses, etc.....	106,163 08

RISKS AND PREMIUMS

	Amount	Premiums
Gross in force at Dec. 31, 1920.....	\$ 41,212,225	\$ 450,636 84
Taken during 1921, new and renewed.....	44,584,410	458,916 42
Total.....	\$ 85,796,635	\$ 909,553 26
Deduct terminated.....	40,419,816	386,626 32
Gross in force at end of 1921.....	\$ 45,376,819	\$ 522,926 94
Deduct reinsured.....	19,945,302	220,464 99
Net in force at December 31, 1921.....	\$ 25,431,517	\$ 302,461 95

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FIREMAN'S FUND INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, J. B. LEVISON—Secretary, HERB'T P. BLANCHARD—Principal Office, San Francisco,
Cal.—Chief Agent in Canada, G. T. McMURRICH—Head Office in Canada, Toronto

(Incorporated May 6, 1863. Dominion license issued November 13, 1912)

CAPITAL

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 3,000,000 00

ASSETS IN CANADA

Held solely for the Protection of Canadian Policyholders

Bonds and debs. on deposit with Receiver General, viz.:—

<i>Governments—</i>	Par value	Market value
Dom. of Canada Bonds, 1926, 5 p.c.....	\$ 50,000 00	\$ 50,000 00
Dom. of Canada War Loan, 1933, 5½ p.c.....	100,000 00	100,000 00
United States Liberty Loan, 1928, 4½ p.c.....	30,000 00	30,000 00
Province of Alberta, 1936, 6 p.c.....	15,000 00	15,000 00
Province of British Columbia, 1941, 6 p.c.....	75,000 00	75,000 00
Province of British Columbia, 1946, 6 p.c.....	15,000 00	15,000 00

Total on deposit with Receiver General.....\$ 285,000 00 \$ 285,000 00

Carried out at market value.....\$ 285,000 00

Other Assets in Canada

Cash in banks in Canada, viz.:—

Bank of Nova Scotia, Toronto.....	\$ 13,222 67
Sterling Bank, Toronto.....	11,286 35
Imperial Bank, Toronto.....	1,148 71
Bank of Montreal, Winnipeg.....	31,240 81
Bank of Commerce, Victoria.....	26,000 73
Standard Bank, Calgary.....	6,886 56
Bank of Montreal, Toronto.....	40,401 37

Total cash in banks.....130,187 20

Agents' balances and premiums uncollected, viz.:—

Fire.....	\$ 26,363 90
Automobile (A).....	1,361 65
Inland Transportation.....	273 09

Total.....27,998 64

Office furniture and plans.....319 12

Advances to Inspector.....50 00

Gross assets in Canada.....\$ 443,554 96

Deduct assets not admitted.....369 12

Net admitted assets in Canada.....\$ 443,185 84

LIABILITIES IN CANADA

Net amount of fire claims, unadjusted.....	\$ 18,837 40
Net amount of automobile (A) claims, unadjusted.....	815 00
Net amount of inland transportation claims, unadjusted.....	104 62
Net amount of inland transportation, resisted, in suit (accrued prior to 1921)	12,000 00

Total net amount of unsettled claims.....\$ 31,757 02

Reserve of unearned premiums, viz.:—

Fire.....	\$ 153,591 14
Automobile (A).....	7,502 30
Inland Transportation.....	425 66

Total, \$161,519.10; carried out at 80 per cent.....129,215 28

Taxes due and accrued.....3,000 00

Total liabilities in Canada.....\$ 163,972 30

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FIREMAN'S FUND—*Continued*

INCOME IN CANADA

Premiums	Class of Business		
	Fire	Auto- mobile (A)	Inland Transporta- tion
	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	271,311 37	20,156 32	8,202 63
Less reinsurances.....	7,047 81		
Less return premiums.....	44,752 23	3,047 07	165 54
Total deduction.....	51,800 04		
Net premiums written.....	219,511 33	17,109 25	8,037 09
Net premiums written for all classes of business.....	\$ 244,657 67		
Interest earned on investments.....	1,495 84		
Total income in Canada.....	\$ 246,153 51		

EXPENDITURE IN CANADA

Claims	Class of Business		
	Fire	Auto- mobile (A)	Inland Transporta- tion
	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year.....	153,453 06	5,854 42	6,537 85
Less savings and salvage.....	1,444 80	248 65	195 12
Less reinsurance.....	9,036 50		
Total deduction.....	10,481 30		
Total net losses incurred during the year.....	142,971 76	5,605 77	6,342 73
Total net losses incurred for all classes of business.....	\$ 154,920 26		
Adjustment expenses, fire, \$1,975.53; other, \$252.30.....	2,227 83		
Commission and brokerage, fire, \$51,446.87; other, \$6,388.83.....	57,835 70		
Taxes: fire, \$10,086.43; other, \$566.72.....	10,653 15		
*Salaries, fees and travelling expenses:—Salaries:—Chief Agency, \$500; other, \$1,492; general and special agents, \$4,801.29; fees:—auditors, \$600; travelling expenses:—\$3,236.14.....	10,629 43		
†Miscellaneous expenditure, viz.:—Advertising, \$65; maps and plans, \$435.83; postage, telegrams, telephones and express, \$1,141.16; printing and stationery, \$220.15; underwriters' boards, associations, etc., \$4,172.02; sundry, \$1,493.06.....	7,527 22		
Total expenditure in Canada.....	\$ 243,793 59		

* (Of which \$9,340.10 belongs to Fire business.)

† (Of which \$6,920.93 belongs to Fire business.)

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FIREMAN'S FUND—Continued

SUMMARY OF RISKS AND PREMIUMS IN CANADA

Risks and Premiums	Class of Business			
	Fire		Auto- mobile (A)	Inland Transporta- tion
	Amount	Premiums	Premiums	Premiums
	\$	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	29,574,719	330,605 46	15,920 70	3,599 23
Taken in 1921, new and renewed.....	25,958,046	271,311 37	20,156 32	8,202 63
Totals.....	55,532,765	601,916 83	36,077 02	11,801 86
Less ceased.....	25,299,488	256,453 83	21,072 41	10,950 54
Gross in force at end of 1921.....	30,233,277	345,463 00	15,004 61	851 32
Less reinsured.....	634,900	6,698 16		
Net in force at end of 1921.....	29,598,377	338,764 84	15,004 61	851 32

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

LEDGER ASSETS

Book value of real estate.....	\$ 726,490 99
Mortgage loans on real estate, first liens.....	1,966,952 19
Loans on bonds, stocks, etc.....	197,750 00
Book value of bonds and stocks.....	13,618,681 80
Cash on hand, in trust companies and in banks.....	2,367,746 57
Agents' balances.....	3,435,555 88
Bills receivable.....	470,468 63
Total ledger assets.....	\$22,783,646 06

NON-LEDGER ASSETS

Interest due and accrued.....	234,211 08
Gross assets.....	\$23,017,857 14
Deduct assets not admitted.....	1,146,106 92
Total admitted assets.....	\$21,871,750 22

LIABILITIES

Net amount of unpaid claims.....	\$ 2,790,819 02
Total unearned premiums.....	11,374,350 63
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	10,500 00
Federal, state and other taxes due or accrued (estimated).....	350,000 00
Contingent commissions or other charges due or accrued.....	20,000 00
Investigation and adjustment of losses, estimated.....	13,179 74
Total liabilities, excluding capital stock.....	\$14,558,849 39
Capital stock paid up in cash.....	3,000,000 00
Surplus over all liabilities and capital stock.....	4,312,900 83
Total liabilities.....	\$21,871,750 22

INCOME

Net cash received for premiums.....	\$15,289,534 56
Rents.....	66,738 00
Interest and dividends.....	981,082 75
Foreign exchange.....	214,922 74
Northern Electric Co. notes.....	410 10
Gross profit on sale or maturity of bonds and stocks.....	14,718 46
Agents' balances charged off.....	600 53
Total income.....	\$16,568,007 14

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FIREMAN'S FUND—*Concluded*

DISBURSEMENTS

Net amount paid for claims.....	\$11,471,305 20
Expenses of adjustment and settlement of claims.....	325,097 99
Interest or dividends to stockholders.....	720,000 00
Commissions or brokerage.....	3,380,721 76
Field supervisory expenses.....	639,348 48
Salaries, fees and all other charges of officers, directors, trustees and home office employees.	982,179 43
Rents.....	117,191 87
Inspections and surveys including underwriters' boards and tariff associations.....	282,826 82
Federal taxes.....	152,860 05
State taxes on premiums, Insurance Department licenses and fees.....	444,264 89
Real estate taxes, \$6,052.71; other expenses, \$30,506.65.....	36,559 36
Agents' balances charged off.....	11,138 53
Gross loss on sale or maturity of bonds.....	1,065 21
All other disbursements.....	414,586 25
Total disbursements.....	<u>\$18,979,145 84</u>

RISKS AND PREMIUMS

Amount of policies written or renewed during the year, fire.....	\$1,479,908,025 00
Premiums thereon.....	13,747,995 47
Amount of policies terminated during the year.....	434,712,901 00
Premiums thereon.....	2,888,189 44
Net amount in force at December 31, 1921.....	758,052,835 00
Premiums thereon.....	<u>8,303,111 74</u>

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FIREMEN'S INSURANCE COMPANY OF NEWARK, N.J.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, DANIEL H. DUNHAM—Secretary, A. H. HASSINGER—Principal Office, Newark, N.J.
Chief Agent in Canada, A. G. FAIRBAIRN—Head Office in Canada, Montreal

(Incorporated December 3, 1855. Dominion license issued May 22, 1912)

CAPITAL

Amount of joint stock capital authorized.....	\$ 2,000,000 00
Amount subscribed and paid in cash.....	<u>1,250,000 00</u>

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds and debts. on deposit with the Receiver General, viz.:—

	Par value	Market value
Dominion of Canada War Loan, 1937, 5 p.c.....	\$ 45,000 00	\$ 45,450 00
Dominion of Canada, War Loan, 1934, 5½ p.c.....	50,000 00	49,500 00
City of Hamilton, 1934, 4½ p.c.....	20,000 00	17,450 00
City of Toronto, 1948, 4 p.c.....	67,646 66	52,933 50
Canadian Northern Railway Winnipeg Terminal (g'teed by Prov. of Manitoba), 1939, 4 p.c.....	10,000 00	7,000 00
Winnipeg General Hospital, 1st mortgage (g'teed by Prov. of Manitoba), 1944, 5 p.c.....	10,000 00	9,212 50

Total on deposit with Receiver General..... \$ 202,646 66 \$181,546 00

Carried out at market value..... \$ 181,546 00

Other Assets in Canada

Cash in Bank of Montreal, Montreal.....	18,239 75
Interest accrued.....	3,111 25
Agents' balances and premiums uncollected (\$1,655.06 on business prior to Oct. 1, 1921)....	<u>15,424 27</u>

Gross assets in Canada..... \$ 218,321 27

Deduct assets not admitted..... 1,655 06

Net admitted assets in Canada..... \$ 216,666 21

LIABILITIES IN CANADA

Net amount of claims, adjusted and unpaid.....	\$ 5,342 49
Net amount of claims, unadjusted.....	<u>10,653 30</u>

Total net amount of unsettled claims.....	\$ 15,995 79
Reserve of unearned premiums, \$95,842.56; carried out at 80 per cent.....	76,674 05
Taxes due and accrued.....	26,239 57
Reinsurance premiums, due.....	70 31
Agency and other expenses due and accrued.....	<u>764 58</u>

Total liabilities in Canada..... \$ 119,744 30

INCOME IN CANADA

	Fire	Tornado
Gross premiums written.....	\$ 120,137 81	\$ 758 76
Deduct reinsurances, \$1,846.17; return premiums, \$21,160.54..	23,006 71	374 55

Net premiums written..... \$ 97,131 10 \$ 384 21

Total net premiums written..... \$ 97,515 31

Interest earned..... 10,669 58

Total income in Canada..... \$ 108,184 89

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FIREMEN'S INSURANCE—Continued

EXPENDITURE IN CANADA

	Fire	Tornado
Gross losses incurred during the year.....	\$ 71,717 51	\$ 59 42
Less licensed reinsurance.....	3,269 27	
Net incurred for said claims.....	<u>\$ 68,448 24</u>	<u>\$ 59 42</u>
Net incurred for claims in Canada.....		\$ 68,507 63
Adjustment expenses.....		1,639 16
Commission and brokerage.....		24,091 82
Commission on profits.....		764 58
Salaries: Chief agency, \$2,448.58; general and special agents, \$2,477.72; travelling expenses: other, \$3,737.03; agents allowance, \$326.03.....		8,989 36
Taxes.....		5,321 48
Miscellaneous expenditure, viz.:—Maps and plans, \$660.79; postage, telegrams, telephones, express, \$6.28; printing and stationery, \$225.03; underwriters' boards tariff associations, etc., \$2,036.38; advertising, \$24.16; furniture and fixtures, \$239.01; rents, \$463.03; legal expenses, \$9.20.....		3,668 88
Total expenditure in Canada.....		<u>\$ 112,982 94</u>

RISKS AND PREMIUMS IN CANADA

	Amount	Premiums
Gross policies in force at end of 1920.....	\$ 16,906 401	\$ 214,550 59
Taken during 1921, new and renewed.....	9,320 868	120,137 81
Total.....	<u>\$ 26,227,269</u>	<u>\$ 334,688 40</u>
Deduct terminated.....	11,239,051	138,616 72
Gross in force at end of 1921.....	<u>\$ 14,988,218</u>	<u>\$ 196,071 68</u>
Deduct reinsured.....	268,482	3,011 82
Net in force at end of 1921.....	<u>\$ 14,719,736</u>	<u>\$ 193,059 86</u>

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

LEDGER ASSETS

Book value of real estate.....	\$ 1,066,190 34
Mortgage loans on real estate, first liens.....	1,894,950 00
Book value of bonds and stocks owned by the company.....	3,333,596 66
Cash on hand, in trust companies and in banks.....	372,427 97
Agents' balances.....	873,831 18
Bills receivable.....	16,870 23
Total ledger assets.....	<u>\$ 7,557,866 38</u>

NON-LEDGER ASSETS

Interest and rents due and accrued.....	45,962 79
Market value of bonds and stocks over book value.....	2,899,346 16
Reinsurance recoverable on paid losses.....	55,098 18
Gross assets.....	<u>\$10,558,273 51</u>
Deduct assets not admitted.....	40,830 87
Total admitted assets.....	<u>\$10,517,442 64</u>

LIABILITIES

Net amount of unpaid claims.....	\$ 1,167,020 90
Total unearned premiums.....	5,021,670 58
Expenses of investigation.....	35,000 00
Federal, state and other taxes due or accrued (estimated).....	152,354 06
Salaries, rents, etc., due or accrued.....	12,000 00
Home office commissions, brokerage and other charges, due or to become due to agents and brokers.....	6,500 00
Contingent commissions, due or accrued.....	30,000 00
Principal unpaid on script, etc.....	2,326 04
Total liabilities, excluding capital stock.....	<u>\$ 6,426,871 58</u>
Capital stock paid in cash.....	1,250,000 00
Surplus over all liabilities.....	2,840,571 06
Total liabilities.....	<u>\$10,517,442 64</u>

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FIREMEN'S INSURANCE—*Concluded*

INCOME

Net cash received for premiums.....	\$ 5,113,888 65
Received for interest and dividends.....	481,404 53
Rents.....	136,871 58
Income from all other sources.....	2,772 63
Borrowed money.....	225,000 00
Gross increase by adjustment in book value of bonds and stocks.....	90,965 63
Gross profit on sale or maturity of ledger assets.....	55,775 00
Total income.....	<u>\$ 6,106,178 02</u>

DISBURSEMENTS

Net-amount paid during the year for claims.....	\$ 2,944,994 73
Expenses of adjustment and settlement of claims.....	86,985 12
Rents.....	37,257 30
Agents' compensation and allowances.....	1,173,956 21
Salaries, fees and all other charges of officers, directors, trustees and home office employees	372,140 53
Inspections, surveys, underwriters' boards and tariff associations.....	135,445 54
Federal taxes.....	77,264 63
State taxes on premiums, Insurance Department licenses and fees, etc.....	200,820 87
Field supervisory expenses.....	177,140 32
Borrowed money repaid and interest thereon.....	227,661 15
Paid stockholders for dividends.....	300,000 00
Real estate expenses.....	96,038 44
Gross decrease by adjustment in book value of bonds and stocks.....	567,181 25
All other disbursements.....	92,831 23
Gross loss on sale or maturity of ledger assets.....	169,571 75
Total disbursements.....	<u>\$ 6,659,316 45</u>

RISKS AND PREMIUMS

FIRE RISKS

Amount of risks written or renewed during the year.....	\$ 666,687 078 00
Amount of risks written or renewed during the year.....	6,818,558 98
Amount of policies terminated.....	88,016,372 00
Premiums thereon.....	869,219 77
Net amount in force at December 31, 1921.....	422,157,888 00
Premiums thereon.....	<u>4,273,986 21</u>

MARINE RISKS

Net amount in force at December 31, 1921.....	\$ 7,157,784 00
Premiums thereon.....	<u>76,021 16</u>

THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, COL. J. F. MICHIE—Vice-President, R. C. WALDIE—General Manager, THOS. H. HALL—Secretary, G. J. MALCOLM—Principal Office, Toronto

(Incorporated by an Act of the Parliament of Canada, 6 Edward VII, cap. 98; assented to July 13, 1906. On April 26, 1916, the power of the Company was extended to include steam boiler insurance, under the provisions of section 81 of the Insurance Act, 1910. On December 4, 1917, its power was further extended to include guarantee insurance under the provisions of section 77 of the Insurance Act, 1917. On February 7, 1919, March 27, 1919, and December 12, 1919, its power was further extended to include hail insurance, fire insurance and automobile insurance, respectively, under the provisions of section 77 of the Insurance Act, 1917, and on June 14, 1920, its power was further extended to include burglary insurance under the provisions of the said section. Dominion license issued September 4, 1906.)

CAPITAL

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed.....	400,000 00
Amount paid thereon in cash.....	100,000 00
Amount of premium on capital stock paid in by stockholders.....	60,000 00

(For List of Shareholders, see Appendix)

ASSETS

Book value of real estate.....	\$ 64,347 09
Book value of bonds and debentures. (For details, see Schedule B).....	571,329 39
Book value of stocks (For details, see Schedule C).....	70,095 87
Cash at head office.....	375 00
Cash in banks:—	
Imperial Bank of Canada, Vancouver, B.C.....	\$ 12,515 43
Imperial Bank of Canada, Montreal.....	359 66
Imperial Bank of Canada, Toronto.....	25,549 48
Imperial Bank of Canada, Winnipeg, Man.....	4,692 69
Imperial Bank of Canada, Calgary.....	5,870 91
La Banque Nationale, Quebec.....	5,165 83
Total cash in banks.....	54,154 00
Balance due from General Accident Fire Corp., Ltd., \$32,083.04; Northwest Adjustment and Inspection Co., \$300.....	32,383 04
Agents' ledger balances.....	3,860 86
Balances of officials travelling expenses.....	385 09
Sterling Offices, Ltd., re Guarantee accounts.....	1,952 52
Interest accrued.....	7,811 18
Agents' balances and premiums uncollected, viz:—	
Fire—In Canada (\$416.05 on business prior to Oct. 1, 1921).....	\$ 14,328 25
Accident—In Canada (\$355.35 on business prior to Oct. 1, 1921).....	6,692 96
Accident—Outside Canada (\$63.35 on business prior to Oct. 1, 1921).....	131 95
Automobile (A)—In Canada (\$2,073.77 on business prior to Oct. 1, 1921).....	10,933 37
Automobile (B)—In Canada (\$3,226.58 on business prior to Oct. 1, 1921).....	26,915 79
Burglary—In Canada.....	6,023 80
Liability—In Canada (\$2,687.37 on business prior to Oct. 1, 1921).....	21,162 86
Guarantee—In Canada (\$1,050.56 on business prior to Oct. 1, 1921).....	3,865 68
Robbery—In Canada (\$126 82 on business prior to Oct. 1, 1921).....	541 48
Sickness—In Canada (\$279.04 on business prior to Oct. 1, 1921).....	5,238 07
Steam Boiler—In Canada (\$1,319.68 on business prior to Oct. 1, 1921).....	8,055 08
Steam Boiler—Outside Canada.....	-69 14
Total.....	103,820 15
Plans, \$1,341.45; furniture and fixtures, \$7,089.08; auto, \$457.88.....	8,888 41
Total.....	\$ 919,402 60
Deduct market value of bonds and stocks under book value.....	28,853 71
Gross assets.....	\$ 890,548 89
Deduct assets not admitted.....	20,486 98
Net admitted assets.....	\$ 870,061 91

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THE GENERAL ACCIDENT—Continued

LIABILITIES

(1) *Liabilities in Canada*

Unsettled claims—

Fire claims, unadjusted.....	\$ 2,462 45
Accident claims, unadjusted (\$1,320 accrued prior to 1921).....	5,553 45
Combined Accident and Sickness claims, unadjusted.....	4,928 48
Automobile (A) claims, unadjusted (\$600 accrued prior to 1921).....	18,526 00
Automobile (B) claims, unadjusted (\$700 accrued prior to 1921).....	18,004 41
Burglary claims, unadjusted.....	300 00
Liability claims, unadjusted (\$937.50 accrued prior to 1921).....	19,236 50
Guarantee claims, unadjusted (\$774.21 accrued prior to 1921).....	7,000 00
Sickness claims, unadjusted (\$500 accrued prior to 1921).....	5,241 64
Steam Boiler claims, unadjusted.....	5,141 90

Total net amount of unsettled claims.....\$ 86,394 83

Reserve of unearned premiums—

Fire.....	\$ 40,541 61
Accident.....	23,981 40
Combined Accident and Sickness.....	8,744 40
Automobile (A).....	34,156 12
Automobile (B).....	93,614 93
Burglary.....	11,544 11
Liability.....	36,376 32
Guarantee.....	19,351 32
Robbery.....	1,485 39
Sickness.....	17,709 81
Steam Boiler.....	72,973 03

Total reserve, \$360,478.44, carried out at 80 per cent.....288,382 75

Agency and other expenses, due and accrued: fire, \$925.07; other, \$1,921.47.....2,846 54

General Corporation building account.....50,421 84

Due for reinsurance premiums:—

Fire.....	\$ 27,211 10
Accident.....	679 60
Automobile (A).....	1,150 46
Automobile (B).....	1,452 24
Burglary.....	250 24
Guarantee.....	2,372 42
Liability.....	1,367 16
Sickness.....	571 07
Steam Boiler.....	78 67

Total.....35,132 96

Taxes due and accrued, fire, \$2,006.81; other, \$14,851.09.....16,857 90

Special reserve, hail account.....4,839 91

Industrial Agents bond premium account.....830 54

All other liabilities.....4,304 75

Total liabilities in Canada.....\$ 490,012 02

(2) *Liabilities in other Countries*

Reserve of unearned premiums:—

Accident.....	\$ 187 40
Auto (A).....	110 29
Auto (B).....	123 88
Sickness.....	52 78

Total reserve, \$474.35; carried out at 80 per cent.....\$ 379 48

Total liabilities in other countries.....\$ 379 48

Total liabilities in all countries.....\$ 490,391 50

Excess of assets over liabilities.....\$ 379,670 41

Capital stock paid in cash.....100,000 00

Surplus over liabilities and capital.....\$ 279,670 41

12 GEORGE V, A. 1922

THE GENERAL ACCIDENT—Continued
INCOME

Premiums	Class of Business					
	Fire	Accident		Comb. Acc. & Sickness	Auto (A)	
	In Canada	In Canada	Outside Canada	In Canada	In Canada	Outside Canada
Gross written.....	\$ cts. 110,881 10	\$ cts. 67,925 04	\$ cts. 549 50	\$ cts. 111,915 01	\$ cts. 104,780 51	\$ cts. 288 19
Less reinsurance.....	42,011 44	6,363 67			8,695 82	
Less return premiums.....	20,253 35	9,631 65	174 69	17,269 56	26,911 54	67 61
Total deduction.....	62,254 79	15,995 32			35,607 36	
Net premiums written.....	48,616 31	51,929 72	374 81	94,654 45	69,173 15	220 58

Premiums	Class of Business			
	Auto (B)		Burglary	Guarantee
	In Canada	Outside Canada	In Canada	In Canada
Gross written.....	\$ cts. 276,513 89	\$ cts. 525 69	\$ cts. 31,316 70	\$ cts. 41,465 40
Less reinsurance.....	5,658 83		2,234 70	5,791 06
Less return premiums.....	75,237 73	277 93	6,967 26	7,996 60
Total deduction.....	80,896 56		9,201 96	13,787 60
Net premiums written.....	195,617 33	247 76	22,114 74	27,677 74

Premiums	Class of Business				
	Hail	Liability	Robbery	Sickness	
	In Canada	In Canada	In Canada	In Canada	Outside Canada
Gross written.....	\$ cts. 66,548 63	\$ cts. 131,798 94	\$ cts. 3,911 43	\$ cts. 53,108 43	\$ cts. 170 50
Less reinsurance.....	46,440 34	7,805 19	309 22	4,777 17	
Less return premiums.....	944 00	24,286 19	631 44	8,317 11	64 93
Total deduction.....	47,384 34	32,091 38	940 66	13,094 28	
Net premiums written.....	19,164 29	99,707 56	2,970 77	40,014 15	105 57

Premiums	Class of Business		
	Steam Boiler		Liability
	In Canada	Outside Canada	Outside Canada
Gross written.....	\$ cts. 60,422 21	\$ cts. 25 33	\$ cts.
Less reinsurance.....	2,639 02		
Less return premiums.....	14,897 42	92 05	710 10
Total deduction.....	17,536 44		
Net premiums written.....	42,885 77	-66 72	-710 10

Net premiums written for all classes of business in all countries.....	\$ 714,688 88
Interest earned on investments.....	35,899 64
Income from all other sources.....	1,308 73

Total income.....\$ 751,897 25

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THE GENERAL ACCIDENT—Continued

EXPENDITURE

Losses	Class of Business				
	Fire	Accident	Comb. Acct. and Sickness	Auto (A)	Auto (B)
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year...	47,969 32	20,993 62	37,928 48	62,065 17	76,413 05
Less savings and salvage.....		45 00		582 09	2,256 34
“ reinsurance.....	26,342 38	2,700 67		598 62	3,000 42
Total deduction.....		2,745 67		1,180 71	5,256 76
Net losses incurred during the year.....	21,626 94	18,247 95	37,928 48	60,884 46	71,156 29

Claims	Class of Business					
	Burglary	Guarantee	Hail	Liability	Sickness	Steam Boiler
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year.....	9,250 63	31,872 01	105,651 26	41,426 09	21,940 93	8,685 61
Less savings and salvage.....		6,022 70	1,107 50	240 96		
“ reinsurance.....	915 15	5,785 35	97,118 26	928 99	1,788 45	
Total deduction.....		11,808 05	98,225 76	1,169 95		
Net losses incurred during the year.....	8,335 48	20,063 96	7,425 50	40,256 14	20,152 48	8,685 61

Total net losses incurred for all classes of business.....	\$ 314,768 29
Adjustment expenses incurred in Canada, Fire, \$1,723.89; other, \$51,868.85.....	53,592 74
Dividends declared stockholders.....	25,000 00
Commission and brokerage, fire, \$7,872.28; other, \$168,175.47.....	176,047 75
Commission on profits, fire, —\$161.48; other, \$1,071.66.....	910 18
Taxes, fire, \$2,861.82; other \$16,809.54.....	19,671 36
*Salaries, fees and travelling expenses:—Salaries:—Chief Agency, \$60,146.97; general and special agents, \$590; fees:—directors, \$1,354.88; auditors, \$759.83; travelling expenses:—officials, \$14,762.53.....	77,614 21
†Miscellaneous Expenditure, viz.:—Advertising, \$1,998.23; furniture and fixtures, \$1,092.94; charges, \$5,708.23; legal expenses, \$848.93; maps and plans, \$149.05; medical examiners' fees, \$127.34; postage, telegrams, telephones and express, \$2,771.66; printing and stationery, \$5,164.78; rent, \$4,121.53; underwriters' boards, associations, etc., \$5,830.82; Total, \$27,813.51 less Imperial expenses, \$9,498.14.....	18,315 37
Total expenditure.....	\$ 685,919 20

*(Of which \$5,165.58 belongs to fire business.) †(Of which \$4,294.68 belongs to fire business.)

SUMMARY OF RISKS AND PREMIUMS

Risks and Premiums	In Canada	
	Amount	Premiums
	\$ cts.	\$ cts.
Fire—		
Gross in force at end of 1920.....	11,739,146	114,971 24
Taken in 1921, new.....	2,929,956	30,257 20
Taken in 1921, renewed.....	7,323,048	80,623 90
Totals.....	21,992,150	225,852 34
Less ceased.....	10,179,939	98,731 14
Gross in force at end of 1921.....	11,812,211	127,121 20
Less reinsured.....	5,316,443	54,407 97
Net in force at end of 1921.....	6,495,768	72,713 23

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THE GENERAL ACCIDENT—*Continued*SUMMARY OF RISKS AND PREMIUMS—*Continued*

Premiums	In Canada	In other Countries	Total in all Countries
	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.
<i>Accident—</i>			
Gross in force at end of 1920.....	53,770 34	633 50	54,403 84
Taken in 1921, new.....	13,014 75		13,014 75
Taken in 1921, renewed.....	53,885 22	549 50	54,434 72
Totals.....	120,670 31	1,183 00	121,853 31
Less ceased.....	66,503 29	809 19	67,311 48
Gross in force at end of 1921.....	54,167 02	373 81	54,541 83
Less reinsured.....	6,204 22		6,204 22
Net in force at end of 1921.....	47,962 80	373 81	48,337 61
<i>Combined Accident and Sickness—</i>			
Gross in force at end of 1920.....	5,976 26		
Taken in 1921, new.....	13,156 58		
Taken in 1921, renewed.....	8,334 79		
Totals.....	27,467 63		
Less ceased.....	18,723 23		
Gross in force at end of 1921.....	8,744 40		
Less reinsured.....			
Net in force at end of 1921.....	8,744 40		
<i>Automobile (A)—</i>			
Gross in force at end of 1920.....	28,768 51		28,768 51
Taken in 1921, new.....	82,020 73	288 19	82,308 92
Taken in 1921, renewed.....	22,639 78		22,639 78
Totals.....	133,429 02	288 19	133,717 21
Less ceased.....	57,331 74	67 61	57,399 35
Gross in force at end of 1921.....	76,097 28	220 58	76,317 86
Less reinsured.....	7,785 04		7,785 04
Net amount at end of 1921.....	68,312 24	220 58	68,532 82
<i>Automobile (B)—</i>			
Gross in force at end of 1920.....	148,611 12		148,611 12
Taken in 1921, new.....	165,144 24	525 69	165,669 93
Taken in 1921, renewed.....	111,369 05		111,369 05
Totals.....	425,124 41	525 69	425,650 10
Less ceased.....	232,232 54	277 93	232,510 47
Gross in force at end of 1921.....	192,891 87	247 76	193,139 63
Less reinsured.....	5,662 00		5,662 00
Net in force at end of 1921.....	187,229 87	247 76	187,477 63
<i>Burglary—</i>			
Gross in force at end of 1920.....	17,431 60		
Taken in 1921, new.....	19,008 89		
Taken in 1921, renewed.....	12,307 81		
Totals.....	48,748 30		
Less ceased.....	24,849 86		
Gross in force at end of 1921.....	23,898 44		
Less reinsured.....	2,279 37		
Net in force at end of 1921.....	21,619 07		

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THE GENERAL ACCIDENT—*Continued*SUMMARY OF RISKS AND PREMIUMS—*Continued*

Premiums	In Canada	In other Countries	Totals in all Countries
	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.
<i>Liability—</i>			
Gross in force at end of 1920.....	72,970 35	126 54	73,096 89
Taken in 1921, new.....	64,452 04		64,452 04
Taken in 1921, renewed.....	70,346 90		70,346 90
Totals.....	207,769 29	126 54	207,895 83
Less ceased.....	133,737 80	126 54	133,864 34
Gross in force at end of 1921.....	74,031 49		74,031 49
Less reinsured.....	4,273 68		4,273 68
Net in force at end of 1921.....	69,757 81		69,757 81
<i>Guarantee—</i>			
Gross in force at end of 1920.....	41,707 15		
Taken in 1921, new.....	26,699 59		
Taken in 1921, renewed.....	14,765 81		
Totals.....	83,172 55		
Less ceased.....	47,412 94		
Gross in force at end of 1921.....	35,759 61		
Less reinsured.....	3,232 54		
Net in force at end of 1921.....	32,527 07		
<i>Hail—</i>			
Taken in 1921, new.....	65,604 63		
Taken in 1921, renewed.....			
Totals.....			
Less ceased.....	65,604 63		
<i>Robbery—</i>			
Taken in 1921, new.....	3,911 43		
Less ceased.....	3,911 43		
Gross in force at end of 1921.....	3,279 99		
Less reinsured.....	309 22		
Net in force at end of 1921.....	2,970 77		
<i>Sickness—</i>			
Gross in force at end of 1920.....	36,813 22	204 50	37,017 72
Taken in 1921, new.....	11,792 10		11,792 10
Taken in 1921, renewed.....	40,677 85	170 50	40,848 35
Totals.....	89,283 17	375 00	89,658 17
Less ceased.....	49,595 50	269 43	49,864 93
Gross in force at end of 1921.....	39,687 67	105 57	39,793 24
Less reinsured.....	4,268 05		4,268 05
Net in force at end of 1921.....	35,419 62	105 57	35,525 19

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THE GENERAL ACCIDENT—Continued

SUMMARY OF RISKS AND PREMIUMS—Concluded

Risks and Premiums	In Canada	In other Countries	Totals in all Countries
	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.
<i>Steam Boiler</i>			
Gross in force at end of 1920.....	137,189 50	3,059 57	140,249 07
Taken in 1921, new and renewed.....	73,014 42	25 33	73,039 75
Totals.....	210,203 92	3,084 90	213,288 82
Less ceased.....	67,245 64	3,084 90	70,330 54
Gross in force at end of 1921.....	142,958 28		142,958 28
Less reinsured.....	2,859 92		2,859 92
Net in force at end of 1921.....	140,098 36		140,098 36

SCHEDULE B

Bonds and debentures owned by the Company:—

On deposit with Receiver General—

	Par value	Book value	Market value
<i>Government—</i>			
Dom. of Canada, Victory Loan, 1933, 5½ p.c....	\$ 25,000 00	\$ 25,000 00	\$ 25,250 00
Dom. of Canada, Victory Loan, 1934 5½ p.c....	16,000 00	14,859 18	15,840 00
Dom. of Canada, Victory Loan, 1937 5½ p.c....	100,000 00	100,000 00	104,000 00
<i>Cities—</i>			
Brandon, 1952, 4½ p.c.....	5,000 00	4,608 34	3,800 00
Cranbrook, 1951, 5 p.c.....	5,000 00	4,636 64	3,900 00
Kamloops, 1931, 5 p.c.....	5,000 00	5,000 00	4,450 00
Kamloops, 1937, 5 p.c.....	5,000 00	4,865 61	4,200 00
Lethbridge, 1940, 4½ p.c.....	5,000 00	5,000 00	3,750 00
Moosejaw, 1950, 4½ p.c.....	2,006 63	1,928 48	1,484 91
Nanaimo, 1960, 5 p.c.....	5,000 00	5,000 00	3,850 00
North Vancouver, 1960, 5 p.c.....	3,000 00	2,760 20	2,370 00
Port Arthur, 1939, 5 p.c.....	5,000 00	5,300 91	4,200 00
Prince Albert, 1964, 1 to 6 p.c.....	18,586 15	16,697 25	7,992 04
Revelstoke, 1960, 5 p.c.....	5,000 00	5,000 00	3,900 00
Saskatoon, 1939, 5 p.c.....	5,000 00	5,227 30	4,250 00
Sault Ste. Marie, 1936, 4½ p.c.....	4,000 00	3,746 49	3,400 00
Toronto, 1924, 4½ p.c.....	10,000 00	9,958 09	9,700 00
Valleyfield, 1933, 5 p.c.....	5,000 00	5,182 64	4,600 00
Winnipeg, 1925, 4 p.c.....	8,000 00	7,993 20	7,600 00
<i>Towns—</i>			
Indian Head, 1946, 5 p.c.....	5,000 00	4,745 56	3,800 00
North Bay, 1938 to 1943, 5 p.c.....	30,892 86	29,520 17	27,803 57
<i>School—</i>			
Verdun (La Riviere St-Pierre), 1954, 6 p.c....	15,000 00	15,549 41	15,450 00
Total on deposit with Receiver General..	\$ 287,485 64	\$ 282,579 47	\$ 265,590 52

On deposit with the Imperial Bank—

Dom. of Canada Victory Loan, 1937, 5½ p.c....	50,000 00	49,955 60	52,000 00
Dom. of Canada Victory Loan, 1934, 5½ p.c....	84,000 00	80,644 65	83,160 00
Dom. of Canada Victory Loan, 1933, 5½ p.c....	60,000 00	60,087 70	60,600 00
Dom. of Canada Victory Loan, 1922, 5½ p.c....	100 00	100 00	100 00
Prov. of Ontario, 1936, 6 p.c.....	25,000 00	24,755 36	25,750 00
Prov. of Ontario, 1941, 6 p.c.....	30,000 00	29,926 24	31,200 00
<i>Cities—</i>			
Cranbrook, 1922 to 1929, 5 p.c.....	2,595 71	2,595 71	2,439 96
Niagara Falls, 1930 to 1934, 5 p.c.....	6,509 11	6,309 65	6,118 56
Port Arthur, 1924, 4½ p.c.....	5,000 00	4,896 70	4,750 00
Revelstoke, 1927, 5 p.c.....	2,000 00	1,900 56	1,860 00
Wetaskiwin, 1922 to 1931, 5 p.c.....	3,717 86	3,707 08	3,383 25
Wetaskiwin, 1922 to 1960, 5 p.c.....	4,660 46	4,660 46	3,635 16
Wetaskiwin, 1929, 6 p.c.....	241 31	241 31	231 65

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THE GENERAL ACCIDENT—*Concluded*SCHEDULE B—*Concluded*Bonds and debentures owned by the Company, viz.—*Concluded*.

	Par value	Book value	Market value
<i>Towns—</i>			
North Bay, 1923, 5 p.c.....	\$ 2,838 43	\$ 2,786 39	\$ 2,810 05
Red Deer, 1922 to 1940, 5 p.c.....	4,325 00	3,697 88	3,676 25
Red Deer, 1922 to 1927, 5 p.c.....	985 98	1,026 06	946 55
St. Albert, 1922 to 1928, 5 p.c.....	2,321 90	2,280 14	2,159 37
<i>School—</i>			
Strathcona, 1922 to 1939, 5 p.c.....	3,008 08	3,026 43	2,617 03
<i>Miscellaneous—</i>			
Can. Perm. Mtge. Co., 1925, 5½ p.c.....	5,000 00	5,000 00	5,000 00
Canadian Pacific Ry. Note Certificate, 1924, or earlier, 6 p.c.....	1,440 00	1,152 00	1,483 20
Total par, book and market values.....	<u>\$ 581,229 48</u>	<u>\$ 571,329 39</u>	<u>\$ 559,511 55</u>

SCHEDULE C

Stocks, viz.:—

325 shares Consumers' Gas Co. stock.....	\$ 16,250 00	\$ 31,950 12	\$ 23,400 00
72 shares C.P.R. stock.....	7,200 00	12,514 75	9,360 00
116 shares Imperial Bank stock.....	11,600 00	25,631 00	20,300 00
Total par, book and market values.....	<u>\$ 35,050 00</u>	<u>\$ 70,095 87</u>	<u>\$ 53,060 00</u>

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GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION, LIMITED

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

Chairman, Wm. Low, O.B.E., LL.D., J.P.—Secretary, J. MAYHEW ALLEN—Principal Office,
Perth, Scotland—Chief Agent in Canada, THOMAS H. HALL—Head Office in Canada,
Toronto

(Incorporated February 23, 1891. Dominion license issued July 14, 1908)

CAPITAL

Amount of joint stock capital authorized.....	\$ 8,750,000 00
Amount subscribed.....	5,765,000 00
Amount paid thereon in cash.....	2,015,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Market value of bonds and debts. on deposit with Receiver General (<i>For details, see Schedule B</i>).....	\$ 534,366 09
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Other Assets in Canada

Amount secured by way of loans on real estate in Canada, by bond or mortgage, second liens.....	1,125 00
Market value of bonds and debts. held by the company (<i>For details, see Schedule C</i>).....	85,407 89
Cash at head office in Canada.....	150 00
Cash in banks:—	
Imperial Bank of Canada, Toronto.....	\$ 6,083 58
Imperial Bank of Canada, Winnipeg.....	3,180 80
Banque Nationale, Quebec.....	1,474 09
Banque d'Hochelaga.....	3,302 56
Total cash in banks.....	14,041 03
Interest accrued.....	8,850 70
Agents' balances and premiums uncollected, viz.:—	
Fire (\$4,281.60 on business prior to Oct. 1, 1921).....	\$ 50,894 93
Hail (on business prior to Oct. 1, 1921).....	—160 19
Total.....	50,734 74
Other assets.....	617 89
Gross assets.....	\$ 695,293 34
Deduct assets not admitted.....	4,121 41
Net admitted assets in Canada.....	\$ 691,171 93

LIABILITIES IN CANADA

Net amount of fire claims, unadjusted.....	\$ 45,121 18
Net amount of fire claims, resisted, in suit (accrued prior to 1921).....	465 00
Net amount of fire claims, resisted, not in suit (accrued prior to 1921).....	3,000 00
Total net amount of unsettled claims.....	\$ 48,586 18
Reserve of unearned premiums, viz.:—	
Fire.....	\$ 299,837 75
Automobile (A).....	1,638 88
Total net reserve, \$301,476.63; carried out at 80 per cent thereof.....	241,181 30
Salaries and directors' fees, fire.....	650 00
Taxes due and accrued: fire, \$20,910.99; other, \$4,377.54.....	25,288 53
Due reinsuring companies: fire, \$1,393.55; hail, \$40.50.....	1,434 05
Amount of all other liabilities.....	4,666 18
Total liabilities in Canada.....	\$ 321,806 24

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GENERAL ACCIDENT FIRE AND LIFE—Continued

INCOME IN CANADA

Premiums	Class of Business		
	Fire	Auto- mobile (A)	Hail
	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	492,240 35	6,558 21	174,303 61
Less reinsurance.....	12,155 96	417 31	11,885 18
Less return premiums.....	86,291 88	3,618 96	107 55
Total deduction.....	98,447 84	4,036 27	11,992 73
Net premiums written.....	393,792 51	2,521 94	162,310 88
Net premiums written for all classes of business in Canada.....	\$ 558,625 33		
Interest earned on investments.....	36,427 44		
Transfer fees.....	90 00		
Bad debts recovered.....	6 16		
Total income in Canada.....	\$ 595,148 93		

EXPENDITURE IN CANADA

Claims	Class of Business		
	Fire	Auto- mobile (A)	Hail
	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year.....	277,245 45	3,000 64	137,642 45
Less savings and salvage.....	309 59		
Less reinsurance.....	15,538 76		4,078 30
Total deduction.....	15,848 35		
Net incurred for said claims.....	261,397 10	3,000 64	133,564 15
Total net amount incurred for claims for all classes of business.....	\$ 397,961 89		
Adjustment expenses, fire, \$5,639.98; other, \$4,689.90.....	10,329 88		
Commission and brokerage, fire, \$81,569.75; other, \$44,649.68.....	126,219 43		
Commissions on profits, fire.....	2,400 64		
Taxes, fire, \$12,772.73; other, \$4,690.81.....	17,463 54		
*Salaries, fees and travelling expenses:—Salaries: Head office, \$26,293.37; other, \$10,859.26; fees: Directors, \$500; auditors, \$300; travelling expenses, chief agency, \$1,960.16; other, \$3,271.76; entertainment, \$362.05.....	43,516 60		
†Miscellaneous expenditure, viz.:—Advertising, \$140; furniture and fixtures, \$453.46; legal expenses, \$837.44; maps and plans, \$941.91; postage, telegrams, telephones and express, \$2,197.57; printing and stationery, \$6,759.05; rents, \$3,507.96; underwriters' oboards, associations, etc., \$7,369.85; sundries, \$2,446.61, loss on sale of securities, \$95.80.....	24,749 76		
Total expenditure in Canada.....	\$ 622,671 74		

*(\$39,191.94 of which belongs to fire business.)

†(\$22,274.78 of which belongs to fire business.)

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GENERAL ACCIDENT FIRE AND LIFE—Continued
SUMMARY OF RISKS AND PREMIUMS IN CANADA

Risks and Premiums	Class of Business			
	Fire		Automobile (A)	Hail
	Amount	Premiums	Premiums	Premiums
	\$	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	63,408,126	726,535 13	26,191 00	
Taken in 1921, new.....	33,061,579	342,478 25	3,573 26	174,303 61
renewed.....	14,426,133	149,762 10	2,984 95	
Totals.....	110,895,838	1,218,775 48	32,7 9 21	
Less ceased.....	53,522,941	581,294 64	28,341 77	174,303 61
Gross in force at end of 1921.....	57,372,897	637,480 84	3,917 44	
Less reinsured.....	1,140,834	11,489 18	649 67	
Net in force at end of 1921.....	56,232,063	625,991 66	3,267 77	

SCHEDULE B

Bonds and debts. on deposit with Receiver General, viz:—

	Par value	Market value
<i>Governments—</i>		
Dominion of Canada Victory Loan, 1934, 5½ p.c.....	\$ 40,000 00	\$ 39,600 00
Dominion of Canada Victory Loan, 1937, 5½ p.c.....	85,000 00	83,400 00
British Govt. National War Bonds, 1928, 5 p.c.....	170,333 33	143,985 50
British Govt. War Stock, 1929/1947, 5 p.c.....	54,993 33	41,361 39
<i>Cities—</i>		
Cranbrook, 1922 to 1929, 5 p.c.....	18,153 31	17,064 11
Edmonton, 1953, 4½ p.c.....	5,353 33	3,854 40
Edmonton, 1953, 5 p.c.....	15,573 34	12,302 94
Fort William, 1930, 5 p.c.....	10,000 00	9,100 00
Fort William, 1931, 5 p.c.....	8,000 00	7,280 00
Fort William, 1941, 5 p.c.....	2,000 00	1,700 00
Hull, 1935, 5 p.c.....	15,000 00	13,950 00
Kitchener, 1922 to 1931, 4½ p.c.....	9,124 41	8,668 19
Medicine Hat, 1928, 5 p.c.....	2,000 00	1,820 00
Medicine Hat, 1931, 5 p.c.....	1,915 97	1,686 05
Medicine Hat, 1933, 5 p.c.....	3,000 00	2,580 00
Nanaimo, 1960, 5 p.c.....	16,000 00	12,320 00
North Vancouver, 1958, 5 p.c.....	5,000 00	3,750 00
North Vancouver, 1960, 5 p.c.....	1,450 00	1,087 50
Port Arthur, 1932, 5 p.c.....	2,433 33	2,165 66
Port Arthur, 1942, 5 p.c.....	8,760 00	7,270 80
St. Catharines, 1930, 5 p.c.....	21,000 00	19,950 00
Wetaskiwin, 1922 to 1960, 5 p.c.....	9,240 23	7,207 38
<i>Towns—</i>		
Clinton, 1937, 4½ p.c.....	5,000 00	4,300 00
North Bay, 1922 to 1937, 5½ p.c.....	7,050 09	6,627 09
Rosthern, 1922 to 1930, 5 p.c.....	2,281 26	2,075 95
Swift Current, 1932, 5 p.c.....	8,000 00	4,000 00
Waterloo, 1922 to 1936, 5 p.c.....	3,296 61	3,032 88
<i>Schools—</i>		
Portage la Prairie, 1922 to 1928, 5 p.c.....	7,000 00	6,580 00
Saskatoon, 1922 to 1940, 5 p.c.....	3,166 66	
Saskatoon, 1922, 5 p.c.....	1,000 00	
Saskatoon, 1924, 5 p.c.....	1,000 00	
Saskatoon, 1926, 5 p.c.....	1,000 00	
Saskatoon, 1928, 5 p.c.....	1,000 00	
Saskatoon, 1930, 5 p.c.....	1,000 00	11,323 33
Saskatoon, 1932, 5 p.c.....	1,000 00	
Saskatoon, 1934, 5 p.c.....	1,000 00	
Saskatoon, 1936, 5 p.c.....	1,000 00	
Saskatoon, 1938, 5 p.c.....	1,000 00	
Saskatoon, 1940, 5 p.c.....	1,000 00	
Strathcona, 1922-1940, 5 p.c.....	10,766 68	9,322 92
<i>Miscellaneous—</i>		
Can. Landed and Nat. Invt. Co., Ltd., 1923, 5½ p.c.....	15,000 00	15,000 00
Can. Perm. Mtge. Corp., 1924, 5½ p.c.....	25,000 00	25,000 00
Total on deposit with Receiver General.....	\$ 600,891 88	\$ 534,366 09

SESSIONAL PAPER No. 8

GENERAL ACCIDENT FIRE AND LIFE—*Continued*

SCHEDULE C

Bonds and debentures owned and held by the company in Canada—

	Par value	Market value
Dominion of Canada Victory Loan, 1934, 5½ p.c.	\$ 60,000 00	\$ 59,400 00
City of Kitchener, 1922 to 1936, 4½ p.c.	2,637 20	2,452 60
City of Prince Albert, 1964, 1 to 6 p.c.	17,682 35	7,603 41
City of Wetaskiwin, 1922, 5 p.c.	81 76	63 77
City of Wetaskiwin, 1922 to 1929, 6 p.c.	528 62	507 47
County of Peterborough, 1922 to 1930, 4½ p.c.	9,498 85	9,023 90
County of Peterborough, 1922 to 1931, 4½ p.c.	6,691 31	6,356 74
Total par, book and market values.	<u>\$ 97,120 09</u>	<u>\$ 85,407 89</u>

GENERAL ACCIDENT FIRE AND LIFE—*Concluded*
GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

FIRE ACCOUNT

	£	s.	d.	£	s.	d.
Fund at beginning of year—						
Reserve for unexpired risks	157,755	3	10			
Estimated liability for outstanding claims	66,289	5	10			
Additional reserve	30,000	0	0			
	254,044	9	8			
Premiums	£ 689,389	19	4	£ 150,459	12	1
Less reinsurance	313,104	16	5	48,837	4	4
				30,000	0	0
				229,296	16	5
				£ 630,329	12	7

PROFIT AND LOSS ACCOUNT

	£	s.	d.	£	s.	d.
Balance of last year's account	109,703	3	5			
Net interest, dividends, and rents, not carried to other accounts,						
less income tax	101,070	4	6			
Transfer fees	235	18	2			
Transferred from Fire Account	24,607	16	9			
Transferred from Accident and General Account	105,435	6	7			
Profit on sale of investments	781	18	3			
				300	8	10
				7,661	2	7
				72,596	4	2
				241,776	14	2
				£ 341,834	7	8

BALANCE SHEET

LIABILITIES

Shareholders' Capital—			
Amount subscribed	£1,153,000	0	0
Amount Paid Up—			
200,000 Ordinary shares of £5 each, £1 5/	£ 250,000	0	0
paid up			
153,000 5% Cumulative Preference Shares	153,000	0	0
of £1 each, fully paid			
	£ 403,000	0	0

ASSETS

British Government Securities	£ 255,405	13	11
Municipal and County Securities, United Kingdom	35,300	0	0
Indian and Colonial Government and Municipal Securities	298,059	11	0
Foreign Government and Municipal Securities	788,602	12	0
Railway Debentures and Debenture Stocks	686,489	1	3
Debentures and Debenture Stocks (other than Railway)	120,766	9	9
Railway Preference and Guaranteed Stocks	5,742	8	4
Preference and Guaranteed Stocks (other than Railway)	4,296	8	4
Railway Ordinary Stocks	10,525	14	5

THE GENERAL FIRE ASSURANCE COMPANY OF PARIS, FRANCE

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, BARON DE NEUFLIZE—Secretary, PAUL LEVASSEUR—Principal Office, Paris, France.—
Chief Agent in Canada, THOMAS F. DOBBIN—Head Office in Canada,
17 St. John Street, Montreal

(Incorporated 1819. Dominion license issued July 20, 1912)

CAPITAL

Amount authorized, subscribed and paid in cash.....\$ 400,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value	Market value
79,700 francs French Rentes, 5 p.c.....	\$ 15,382 10	\$ 5,845 20
750,000 francs French Rentes, 4 p.c.....	144,750 00	44,872 50
French bonds 1960 or earlier, 5 p.c.....	154,400 00	58,672 00

Totals.....	\$ 314,532 10	\$ 109,389 70
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Carried out at market value.....\$ 109,389 70

Other Assets in Canada

Cash at head office.....	5,428 90
Cash in Bank of Montreal, Montreal (B.N.A. branch).....	2,261 51
Agents' balances and premiums uncollected.....	17,390 00
Deposit with Grain Association.....	1,000 00
Reinsurance loss.....	34 10
Plans.....	2,940 09

Gross assets in Canada.....	\$ 138,444 30
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Deduct assets not admitted.....	2,940 09
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Net admitted assets in Canada.....	\$ 135,504 21
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LIABILITIES IN CANADA

Net amount of unsettled claims:—

Fire, unadjusted.....	\$ 2,344 00
Fire, resisted, not in suit (accrued in 1918).....	945 00

Total net amount of unsettled claims.....	\$ 3,289 00
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Reserve of unearned premiums, \$101,926.13; carried out at 80 per cent thereof.....	81,540 90
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Reinsurance premiums due.....	1,664 95
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Taxes due and accrued.....	5,197 37
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Suspense account.....	479 49
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Total liabilities in Canada.....	\$ 92,171 71
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INCOME IN CANADA

Gross premiums written.....	\$ 209,523 92
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Deduct reinsurances, \$30,575.59; return premiums, \$38,220.97.....	68,796 56
---	-----------

Net premiums written.....	\$ 140,727 36
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Interest earned on investments.....	305 11
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Total income in Canada.....	\$ 141,032 47
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THE GENERAL FIRE OF PARIS, FRANCE—*Continued*

EXPENDITURE IN CANADA

Gross losses incurred during the year.....	\$ 116,052 94
Deduct savings and salvage, \$236.39; reinsurances, \$19,148.....	19,384 39
Net losses incurred.....	\$ 96,668 55
Adjustment expenses.....	1,990 76
Commission or brokerage.....	32,935 36
Commission on profits.....	266 17
Taxes.....	9,159 03
Miscellaneous expenditure, viz.: Administration, \$14,231.12; maps and plans, \$489.43; postage, telegrams, telephones, express, \$492.11; underwriters' boards, etc., \$2,742.85.....	17,955 51
Total expenditure in Canada.....	\$ 158,975 38

SUMMARY OF RISKS AND PREMIUMS IN CANADA

Risks and Premiums	Class of Business	
	Amount	Premiums
	\$	\$ cts.
Gross in force at end of 1920.....	23,286,867	253,902 82
Taken in 1921, new and renewed.....	21,866,662	209,523 92
Totals.....	45,153,529	463,426 74
Less ceased.....	23,920,854	227,080 21
Gross in force at end of 1921.....	21,232,675	236,346 53
Less reinsured.....	3,707,488	35,216 55
Net in force at end of 1921.....	17,525,187	201,129 98

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THE GIRARD FIRE AND MARINE INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, HENRY M. GRATZ—Secretary, DAVIS G. VAUGHAN—Principal Office, Philadelphia, Pa.—Chief Agent in Canada, A. G. FAIRBAIRN—Head Office in Canada, Montreal, Que.

(Incorporated, 1853. Dominion license issued April 30, 1919)

CAPITAL

Amount of joint capital authorized, subscribed and paid in cash.....\$ 1,000,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds on deposit with Receiver General, viz.:—

	Par value	Market value
Dom. of Canada Victory Loan, 1933, 5½ p.c.....	\$ 50,000 00	\$ 50,500 00
Prov. of Ontario, 1926, 5 p.c.....	5,000 00	5,050 00
Total on deposit with Receiver General.....	<u>\$ 55,000 00</u>	<u>\$ 55,550 00</u>

Carried out at market value.....\$ 55,550 00

Other Assets in Canada

Cash in Bank of Montreal, Montreal.....	6,126 91
Agents' balances and premiums uncollected (\$1,804.11 written prior to Oct. 1, 1921).....	6,256 40
Interest due.....	479 15
Gross assets in Canada.....	<u>\$ 68,412 46</u>
Deduct assets not admitted.....	<u>1,804 11</u>
Net admitted assets in Canada.....	<u>\$ 66,608 35</u>

LIABILITIES IN CANADA

Net amount of claims, adjusted but unpaid.....	\$ 24 10
“ “ unadjusted.....	2,508 00
“ “ resisted, in suit.....	650 00
Total net amount of unsettled claims.....	<u>\$ 3,182 10</u>
Reserve of unearned premiums, \$18,839.12; carried out at 80 per cent.....	15,071 30
Agency expenses due and accrued.....	20 36
Taxes due and accrued.....	681 94
Total liabilities in Canada.....	<u>\$ 18,955 70</u>

INCOME IN CANADA

	Fire	Tornado
Gross premiums written.....	\$ 33,470 95	\$ 11 20
Deduct reinsurances, \$174.64, return premiums, \$11,225.18....	11,399 82	40 45
Net premiums written.....	<u>\$ 22,071 13</u>	<u>\$ -29 25</u>
Total net premiums written.....	<u>\$ 22,041 88</u>	
Interest earned on investments.....		<u>3,095 29</u>
Total income in Canada.....	<u>\$ 25,137 17</u>	

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THE GIRARD—Continued

EXPENDITURE IN CANADA

Gross fire losses incurred during the year.....	\$ 21,638 65
Less licensed reinsurance.....	62
Net fire losses incurred.....	\$ 21,638 03
Adjustment expenses.....	893 65
Commission or brokerage.....	5,178 40
Commission on profits.....	20 36
Taxes.....	2,674 40
Salaries of chief agency, \$576.42; salaries of general and special agents, \$622.28; travelling expenses, other, \$810.13; agents' allowances, \$75.35.....	2,084 18
Miscellaneous expenditure, viz.:—Advertising, \$5.54; maps and plans, \$785.43; printing and stationery, \$54.63; rents, \$131.97; underwriters' boards, etc., \$852.69; furniture and fixtures, \$59.80; legal expenses, \$3.00.....	1,893 06
Total expenditure in Canada.....	\$ 34,355 08

RISKS AND PREMIUMS IN CANADA

	Amount	Premiums
	\$	\$ cts.
Gross in force at end of 1920.....	3,637,180	39,074 30
Taken in 1921, new and renewed.....	3,453,566	33,482 15
Totals.....	7,090,746	72,556 45
Less ceased.....	3,656,933	36,376 63
Gross in force at end of 1921.....	3,433,813	36,179 82
Less reinsured.....	3,000	64 80
Net in force at end of 1921.....	3,430,813	36,115 02

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

LEDGER ASSETS

Mortgage loans on real estate, first liens.....	\$ 76,700 00
Book value of stocks and bonds owned by the company.....	3,903,260 00
Cash on hand, in trust companies and banks.....	207,640 88
Agents' balances.....	301,065 00
Bills receivable.....	2,125 29
Other ledger assets.....	200 00
Total ledger assets.....	\$ 4,490,991 17

NON-LEDGER ASSETS

Interest accrued.....	38,378 00
Reinsurance due on losses paid.....	33,724 90
Gross assets.....	\$ 4,563,094 07
Deduct assets not admitted.....	202,584 82
Net admitted assets.....	\$ 4,360,509 25

LIABILITIES

Net amount of unpaid claims.....	\$ 210,721 42
Total unearned premiums.....	1,818,517 55
Expenses of investigations.....	6,000 00
Amount reclaimable by the insured on perpetual fire insurance policies being 90 and 95 per cent of the premium or deposit received.....	422,415 14
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	4,000 00
Federal, state and other taxes due or accrued (estimated).....	38,000 00
Contingent Commissions or other charges due or accrued.....	9,000 00
Total liabilities, excluding capital stock.....	\$ 2,508,654 11
Capital stock paid up in cash.....	1,000,000 00
Surplus beyond liabilities.....	851,855 14
Total liabilities.....	\$ 4,360,509 25

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THE GIRARD—*Concluded*

INCOME

Net cash received for premiums (other than perpetual).....	\$ 1,504,970 87
Deposit premiums written on perpetual risks.....	7,864 70
Interest and dividends.....	206,119 10
Surplus paid in on Increase in Capital Stock.....	275,000 00
Income from other sources.....	893 80
Assignment fees on perpetual deposits.....	485 50
Gross profit on sale or maturity of ledger assets.....	1,489 77
Gross increase by adjustment in book value of bonds and stocks.....	169,062 66
Total income.....	<u>\$ 2,165,886 40</u>

DISBURSEMENTS

Net amount paid for claims.....	\$ 778,888 21
Expenses of adjustment and settlement of claims.....	22,823 34
Agents' commission or brokerage and allowances.....	347,804 31
Total field supervisory expenses.....	62,440 01
Salaries, fees and all other charges of officers, directors, trustees and home office employees	118,803 28
Rent.....	16,908 11
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	14,772 58
Inspections and surveys including underwriters' boards and tariff associations.....	44,249 60
State taxes on premiums, Insurance Department licenses and fees, etc.....	53,895 66
Federal taxes.....	21,522 77
Paid stockholders for dividends.....	75,000 00
Deposit premiums returned on perpetual risks.....	30,695 23
Agents, balances charged off.....	941 28
Gross loss on sale or maturity of ledger assets.....	37,586 61
Gross decrease, by adjustment, in book value of bonds and stocks.....	62,547 90
All other disbursements.....	31,239 58
Total disbursements.....	<u>\$ 1,720,118 47</u>

RISKS AND PREMIUMS

FIRE

Fire risks written or renewed during the year.....	\$ 239,965,545 00
Premiums thereon.....	2,496,362 68
Amount terminated during the year.....	26,736,422 00
Premiums thereon.....	340,799 99
Net amount in force at December 31, 1921.....	157,953 477 00
Premiums thereon.....	<u>1,538,317 03</u>
Perpetual risks not included above.....	\$ 22,958,420 00
Premiums thereon.....	<u>469,350 15</u>

GLENS FALLS INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, E. W. WEST—Secretary, F. M. SMALLEY—Head Office, Glens Falls, N.Y.—Chief Agent in Canada, S. C. R. CROCKER—Head Office in Canada, 24 Toronto St., Toronto

(Organized, 1850. Dominion license issued November 28, 1913)

CAPITAL

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 1,000,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule B*).....\$ 489,790 00

Other Assets in Canada

Cash at chief agency in Canada.....150 00

Cash in banks:—

Bank of Montreal, Montreal, Que.....\$ 15,954 84

Royal Bank of Canada, Montreal, Que.....27,258 27

Total cash in banks.....43,213 11

Interest accrued.....6,167 49

Agents' balances and premiums uncollected, viz.:—

Fire (\$995.74 on business prior to Oct. 1, 1921).....\$ 37,229 39

Automobile (A) (\$269.98 on business prior to Oct. 1, 1921).....2,725 96

Explosion.....293 25

Inland Transportation.....140 26

Sprinkler Leakage.....102 25

Tornado.....62 46

Total.....40,553 57

Gross assets in Canada.....\$ 579,874 17

Deduct assets not admitted.....1,265 72

Net admitted assets in Canada.....\$ 578,608 45

LIABILITIES IN CANADA

Net amount of fire claims, unadjusted (\$115 accrued prior to 1921).....\$ 57,562 00

Net amount of automobile (A) claims, unadjusted.....1,960 00

Net amount of automobile (A) claims, resisted, not in suit (accrued in previous years).....2,500 00

Net amount of automobile (B) claims, unadjusted.....1,055 00

Net amount of hail claims, unadjusted.....94 00

Net amount of tornado claims, unadjusted.....410 00

Total net amount of unsettled claims.....\$ 63,581 00

Reserve of unearned premiums, viz.:—

Fire.....\$ 140,771 76

Automobile (A).....13,842 47

Automobile (B).....2,300 45

Explosion.....2,587 12

Inland Transportation.....358 75

Sprinkler Leakage.....777 78

Tornado.....1,815 32

Total, \$162,453.65; carried out at 80 per cent.....129,962 92

Taxes due and accrued, fire, \$11,457.35; other, \$12,662.56.....24,119 91

Total liabilities in Canada.....\$ 217,663 83

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GLENS FALLS INSURANCE COMPANY—Continued

INCOME IN CANADA

Premiums	Class of Business			
	Fire	Automobile (A)	Automobile (B)	Explosion
Gross premiums written.....	\$ cts. 333,238 20	\$ cts. 38,390 86	\$ cts. 9,597 71	\$ cts. 10,760 83
Less reinsurance ceded.....	59,627 69			162 85
Less return premiums.....	69,922 77	9,241 36	3,846 60	3,393 44
Total deduction.....	129,550 46			3,556 29
Net premiums written.....	203,687 74	29,149 50	5,751 11	7,204 54

Premiums	Class of Business			
	Hail	Inland Transportation	Sprinkler Leakage	Tornado
Gross premiums written.....	\$ cts. 296,591 23	\$ cts. 1,582 05	\$ cts. 1,190 40	\$ cts. 1,501 79
Less reinsurance ceded.....	132,759 96			12 36
Less return premiums.....	4,271 42	693 80	752 20	479 41
Total deduction.....	137,031 38			491 77
Net premiums written.....	159,559 85	888 25	438 20	1,010 02

Net premiums written for all classes of business in Canada.....\$ 407,689 21
Interest earned on investments.....23,526 36

Total income in Canada.....\$ 431,215 57

EXPENDITURE IN CANADA

Claims	Class of Business			
	Fire	Automobile (A)	Automobile (B)	Explosion
Gross losses incurred during the year..	\$ cts. 210,183 59	\$ cts. 9,015 53	\$ cts. 7,002 85	\$ cts. 356 80
Less savings and salvage.....	1,550 75	262 50	451 26	
Less reinsurance.....	37,992 46			85 99
Total deduction.....	39,543 21			
Net incurred for said losses.....	170,640 38	8,753 03	6,551 59	270 81

Claims	Class of Business		
	Hail	Inland Transportation	Tornado
Gross losses incurred during the year.....	\$ cts. 185,926 90	\$ cts. 719 94	\$ cts. 4,118 77
Less reinsurance.....	16,833 69		
Net incurred for said claims.....	169,093 21	719 94	4,118 77

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GLENS FALLS INSURANCE COMPANY—*Continued*EXPENDITURE IN CANADA—*Concluded.*

Total net incurred for losses for all classes of business in Canada.....	\$ 360,147 73
Adjustment expenses, fire, \$3,708.41; other, \$8,587.53.....	12,295 94
Commission and brokerage, fire, \$41,489.70; other, \$56,249.49.....	97,739 19
Taxes, fire, \$7,901.70; other, \$7,775.59.....	15,677 29
*Salaries, fees and travelling expenses:—Salaries:—Chief Agency, \$3,306.66; other, \$17,223.48; general and special agents, \$5,775.44; travelling expenses:—chief agency, \$3,755.59.....	30,061 17
†Miscellaneous expenditure, viz.:—Advertising, \$817.47; inspections and surveys, \$1,879.61; maps and plans, \$1,248.86; postage, telegrams, telephones and express, \$813.69; printing and stationery, \$2,670.20; rents, \$1,760.77; underwriters' boards, associations, etc., \$4,334.87; agency expenses, \$436.25.....	13,961 72
Total expenditure in Canada.....	\$ 529,883 04

* (Of which \$14,377.08 belongs to Fire business).

† (Of which \$6,677.34 belongs to Fire business).

SUMMARY OF RISKS AND PREMIUMS IN CANADA

Risks and Premiums	Class of Business	
	Fire	
	Amount	Premiums
	\$	\$ cts.
Gross in force at end of 1920.....	30,255,901	348,222 71
Taken in 1921, new and renewed.....	29,636,440	333,238 20
Totals.....	59,892,341	681,460 91
Less ceased.....	30,209,613	334,214 52
Gross in force at end of 1921.....	29,682,728	347,246 39
Less reinsured.....	5,090,133	64,315 96
Net in force at end of 1921.....	24,592,595	282,930 43

PREMIUMS IN CANADA

Premiums	Class of Business					
	Automobile (A)	Automobile (B)	Explosion	Hail	Inland Transportation	Sprinkler Leakage
	Premiums	Premiums	Premiums	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	25,470 38	9,156 90	4,380 04	.....	4,355 22	1,137 74
Taken in 1921, new and renewed.....	38,390 86	9,597 71	10,760 83	296,591 23	1,582 05	1,190 40
Totals.....	63,861 24	18,754 61	15,140 87	.....	5,937 27	2,328 14
Less ceased.....	36,176 30	14,153 70	9,942 12	296,591 23	5,219 77	997 07
Gross and net in force, at end of 1921.....	27,684 94	4,600 91	5,198 75	717 50	1,331 07

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GLENS FALLS INSURANCE COMPANY—*Concluded*

SCHEDULE B

Bonds and debentures on deposit with Receiver General:—

	Par value	Market value
Dom. of Canada War Loan, 1931, 5 p.c.....	\$ 40,000 00	\$ 38,800 00
Dom. of Canada War Loan, 1937, 5 p.c.....	25,000 00	25,250 00
Dom. of Canada Victory Loan, 1933, 5½ p.c.....	25,000 00	25,250 00
Dom. of Canada Victory Loan, 1934, 5½ p.c.....	50,000 00	49,500 00
New Brunswick Debentures, 1930, 6 p.c.....	25,000 00	25,500 00
Alberta, 1929, 5½ p.c.....	50,000 00	51,000 00
New Brunswick, 1929, 5½ p.c.....	50,000 00	51,000 00
British Columbia, 1946, 6 p.c.....	25,000 00	25,750 00
Ontario, 1943, 6 p.c.....	11,000 00	11,440 00
<i>Cities—</i>		
Fort William, 1933, 5 p.c.....	10,000 00	8,900 00
Montreal, 1923, 6 p.c.....	15,000 00	15,000 00
Ottawa, 1945, 5 p.c.....	10,000 00	9,200 00
St. Catharines, 1933, 4½ p.c.....	20,000 00	18,000 00
Toronto, 1949, 4½ p.c.....	25,000 00	21,000 00
Toronto, 1932, 6 p.c.....	25,000 00	25,750 00
Toronto, 1947, 6 p.c.....	25,000 00	26,250 00
Victoria, 1923, 4½ p.c.....	20,000 00	19,400 00
<i>School—</i>		
Regina, P., 1933, 5 p.c.....	20,000 00	17,800 00
<i>Miscellaneous—</i>		
Can. Perm. Mtg. Corp., 1924, 5½ p.c.....	25,000 00	25,000 00
Total on deposit with Receiver General.....	<u>\$ 496,000 00</u>	<u>\$ 489,790 00</u>

(For General Business Statement, see Appendix)

12 GEORGE V, A. 1922

THE GLOBE AND RUTGERS FIRE INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, E. C. JAMESON—Secretaries, J. H. MULVEHILL and W. L. LINDSAY—Principal Office,
New York—Manager in Canada, J. W. BINNIE—Head Office in Canada, Montreal

(Formed by the consolidation on December 20, 1898, of "The Globe Fire Insurance Co.," which was
incorporated in 1863, and "The Rutgers Fire Insurance Co.," which was incorporated in 1853.
Dominion license issued March 6, 1914)

CAPITAL

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed and paid in cash.....	700,000 00

ASSETS IN CANADA

Held solely for the Protection of Canadian Policyholders

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value	Market value
<i>Governments—</i>		
Dominion of Canada War Loan, 1931, 5 p.c.....	\$ 39,500 00	\$ 39,105 00
" War Loan, 1937, 5 p.c.....	150,000 00	151,500 00
" Victory Loan, 1933, 5½ p.c.....	200,000 00	202,000 00
" Victory Loan, 1934, 5½ p.c.....	75,000 00	74,250 00
" Victory Loan, 1937, 5½ p.c.....	100,000 00	104,000 00
Prov. of Alberta, 1923, 4½ p.c.....	105,000 00	107,100 00
U.S. of America Liberty Loan, 1938, 4½ p.c.....	205,000 00	209,100 00
<i>City—</i>		
Vancouver, 1923, 4½ p.c.....	48,180 00	47,216 40
<i>School—</i>		
Lachine, 1945, 5½ p.c.....	51,000 00	47,940 00
Total on deposit with Receiver General.....	\$ 973,680 00	\$ 982,211 40

Carried out at market value.....\$ 982,211 40

Other Assets in Canada

Cash at head office.....	9,425 42
Cash in bank and trust companies, viz.:—	
Union Bank of Canada, Montreal.....	\$ 57,876 67
Royal Bank, Montreal.....	242,610 55
Bank of Toronto, Montreal.....	98,746 13
Lawyers' Title and Trust Co., New York.....	7,138 53
Total cash in bank and trust companies.....	406,371 88
Interest accrued.....	10,127 22
Agents' balances and premiums uncollected, viz.:—	
Fire (\$9,593.59 on business prior to Oct. 1, 1921).....	\$ 127,028 41
Automobile (A) (\$420.13 on business prior to Oct. 1, 1921).....	3,692 17
Automobile (B) (\$507.69 on business prior to Oct. 1, 1921).....	2,034 54
Explosion (\$75.79 on business prior to Oct. 1, 1921).....	2,886 85
Inland Transportation.....	348 75
Total.....	135,990 72
Office furniture and plans.....	15,984 95
All other assets.....	184 54
Gross assets in Canada.....	\$ 1,560,296 13
Deduct assets not admitted.....	26,582 15
Net admitted assets in Canada.....	1,533,713 98

SESSIONAL PAPER No. 8

THE GLOBE AND RUTGERS—Continued

LIABILITIES IN CANADA

Net amount of fire claims, unadjusted (\$5,399 accrued prior to 1921)	\$ 149,977 33
Net amount of fire claims, resisted in suit (accrued prior to 1921)	14,176 00
Net amount of fire claims, resisted, not in suit	336 00
Net amount of automobile (A) claims, unadjusted	11,876 67
Net amount of automobile (B) claims, unadjusted	1,562 65
Net amount of inland transportation, resisted, in suit	49 86
Total unsettled claims	\$ 177,978 66
Reserve of unearned premiums, viz.:—	
Fire	\$ 505,516 08
Automobile (A)	17,732 03
Automobile (B)	12,806 28
Explosion	37,243 51
Inland Transportation	93 87
Total, \$573,391.77; carried out at 80 per cent.	458,713 43
Taxes due and accrued: fire, \$29,457.21; other, \$2,092.72	31,549 93
Profit commission	5,644 26
Total liabilities in Canada	\$ 673,886 28

INCOME IN CANADA

Premiums	Class of Business				
	Fire	Automobile (A)	Automobile (B)	Explosion	Inland Transportation
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross written	1,166,352 90	48,246 95	38,232 09	49,376 09	1,509 93
Less reinsurance ceded	16,808 41			250 00	
Less return premiums	319,484 85	8,370 16	8,987 13	15,207 94	62 75
Total deduction	336,293 26			15,457 94	
Net written	830,059 64	39,876 79	29,244 96	33,918 15	1,447 18
Net premiums written for all classes of business	\$ 934,546 72				
Interest earned on investments	57,049 47				
Total income in Canada	\$ 991,596 19				

EXPENDITURE IN CANADA

Claims	Class of Business				
	Fire	Automobile (A)	Automobile (B)	Explosion	Inland Transportation
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year	623,037 29	39,693 10	17,371 46	4,406 03	466 94
Less savings and salvage		987 65	1,210 01		
Net incurred for said claims	623,037 29	38,705 45	16,161 45	4,406 03	466 94

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THE GLOBE AND RUTGERS—Continued

EXPENDITURE IN CANADA—Concluded

Total net incurred for claims for all classes of business in Canada.....	\$ 682,777 16
Adjustment expenses, fire, \$5,380.94; other, \$3,094.29.....	11,475 23
Commission and brokerage, fire, \$139,334.64; other, \$17,983.09.....	157,317 73
Commission on profits, fire.....	5,644 26
Taxes.....	33,771 09
Salaries, fees and travelling expenses, fire,—Salaries:—Chief Agency, \$41,786.64; fees:—auditors, \$375; travelling expenses:—chief agency, \$7,448.41.....	49,610 05
Miscellaneous expenditure, fire, viz.:—Advertising, \$704.75; furniture and fixtures, \$6,349.87; maps and plans, \$13,350.11; postage, telegrams, telephones and express, \$3,818.57; printing and stationery, \$4,862.33; rents, \$5,623.86; underwriters' boards, associations, etc., \$13,430.67; sundries, \$23,944.36.....	72,084 52
Total expenditure in Canada.....	\$ 1,012,680 04

SUMMARY OF RISKS AND PREMIUMS IN CANADA

Risks and Premiums	Class of Business	
	Fire	
	Amount	Premiums
	\$	\$ cts.
Gross in force at end of 1920.....	116,561,263	1,235,273 76
Taken in 1921, new and renewed.....	119,800,534	1,166,352 90
Totals.....	236,361,797	2,401,626 66
Less ceased.....	132,503,039	1,300,276 62
Gross in force at end of 1921.....	103,858,758	1,101,350 04
Less reinsured.....	2,047,923	14,210 83
Net in force at end of 1921.....	101,810,835	1,087,139 21

PREMIUMS IN CANADA

	Automobile (A)	Automobile (B)	Explosion	Inland Transportation
	Premiums	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	19,807 93	10,569 59	76,250 89	457 75
Taken in 1921, new and renewed.....	48,246 95	38,232 09	49,376 09	1,509 93
Totals.....	68,054 88	48,801 68	125,626 98	1,967 68
Less ceased.....	31,590 83	23,189 13	44,779 52	1,779 93
Gross in force at end of 1921.....	36,464 05	25,612 55	80,847 46	187 75
Less reinsured.....			250 00	
Net in force at end of 1921.....	36,464 05	25,612 55	80,597 46	187 75

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

LEDGER ASSETS

Mortgage loans on real estate, first liens.....	\$ 307,300 00
Loans secured by pledge of bonds, stocks, etc.....	25,000 00
Book value of bonds and stocks.....	32,163,824 78
Cash on hand, in trust companies and in banks.....	2,044,131 33
Agents' balances.....	8,068,787 30
Total ledger assets.....	\$42,609,043 41

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THE GLOBE AND RUTGERS—*Concluded*

NON-LEDGER ASSETS

Interest accrued.....	\$ 351,423 57
Due on account of reinsurance losses.....	52,247 40
Market value of bonds and stocks over book value.....	3,956,035 43
Gross assets.....	<u>\$46,968,749 81</u>
Deduct assets not admitted.....	316,176 43
Net admitted assets.....	<u><u>\$46,652,573 38</u></u>

LIABILITIES

Net amount of unpaid claims.....	\$ 6,447,596 00
Unearned premiums.....	17,887,912 10
Estimated expenses of investigation and adjustment of losses.....	25,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	25,000 00
Federal, state and other taxes, due or accrued (estimated).....	1,260,000 00
Contingent commissions or other charges due or accrued.....	472,375 94
Due and to become due for borrowed money.....	4,695,000 00
Reserve for depreciation of securities.....	2,200,000 00
Total liabilities, except capital stock.....	<u>\$33,012,884 04</u>
Capital stock paid in cash.....	700,000 00
Surplus over liabilities and capital stock.....	12,939,689 34
Total liabilities.....	<u><u>\$46,652,573 38</u></u>

INCOME

Net cash received for premiums (other than perpetual).....	\$24,209,525 58
Received for interest and dividends.....	1,973,890 37
Gross profit on sale or maturity of ledger assets.....	104,487 78
Total income.....	<u><u>\$26,287,903 73</u></u>

DISBURSEMENTS

Net amount paid for claims.....	\$15,100,721 13
Expenses of adjustment and settlement of claims.....	233,054 75
Commission or brokerage.....	4,423,480 38
Field supervisory expenses.....	49,011 60
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	632,934 37
Rents.....	55,719 62
Inspection and surveys including underwriters' boards and tariff associations.....	206,824 86
Federal taxes.....	201,224 76
State taxes on premiums, Insurance Department licenses and fees.....	353,522 40
Paid stockholders for interest or dividends.....	420,000 00
Borrowed money repaid.....	75,000 00
Interest on borrowed money.....	373,051 96
Gross loss on sale or maturity of ledger assets.....	1,415,086 44
All other disbursements.....	124,781 52
Total disbursements.....	<u><u>\$23,664,413 79</u></u>

RISKS AND PREMIUMS

Fire risk—written or renewed during the year.....	\$3,181,354,912 00
Premiums thereon.....	27,702 44 75
Terminated during the year.....	454,294,219 00
Premiums thereon.....	6,490,487 90
Net amount in force, December 31, 1921.....	2,409,061,484 00
Premiums thereon.....	<u><u>22,376,548 29</u></u>

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THE GLOBE INDEMNITY COMPANY OF CANADA
(Formerly *The Canadian Railway Accident Insurance Company*)

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, J. GARDNER THOMPSON—Vice-President, LEWIS LAING—General Manager and Secretary, R. E. PATTERSON—Principal Office, Montreal

(Incorporated July 23, 1894, by 57-58 Vic., cap. 118; amended in 1899 by 62-63 Vic., cap. 106 and again in 1914, the name of the Company being changed to "The Globe Indemnity Company of Canada." On Oct. 5, 1911, the power of the Company was extended to include automobile, burglary and plate glass insurance, under the provisions of section 81 of the Insurance Act, 1910, on August 3, 1917, its power was further extended to include fire insurance under the provisions of the said section and on June 14, 1920, its power was further extended to include forgery insurance under the provisions of section 77 of the Insurance Act, 1917. Commenced business in Canada August 27, 1895).

CAPITAL

Amount of capital authorized and subscribed.....	\$ 500,000 00
Amount of capital paid thereon in cash.....	200,000 00

(For List of Shareholders, see Appendix)

ASSETS

Value of real estate held by the Company (Building and Lot in Hamilton, Ont.).....	\$ 29,204 33
Book value of bonds and debts. (For details, see Schedule B).....	842,088 43
Book value of stock (For details, see Schedule C).....	400 00
Cash at head office.....	21,244 91
Cash in banks, viz.:—	
Royal Bank, Montreal.....	\$ 46,071 45
" Winnipeg.....	5,746 58
" Vancouver.....	750 00
" Calgary.....	1,000 00
" Toronto.....	9,938 30
Molsons Bank, Montreal.....	1,000 00
Bank of Nova Scotia, Stellarton.....	500 00
Total cash in banks.....	65,006 33
Staff Victory Loan account.....	89 00
Deposit with Workmen's Compensation Bureau, Ontario.....	734 00
Interest accrued.....	9,743 73
Rents.....	175 00
Railroad collection lists due.....	9,514 99
Agents' balances and premiums uncollected, viz.:—	
Fire.....	\$ 41,023 57
Accident (\$8,423.04 on business prior to Oct. 1—1921).....	42,995 32
Auto (A).....	11,346 91
Auto (B), (\$3,954.67 on business prior to Oct. 1—1921).....	22,816 60
Forgery.....	1 35
Sickness (\$7,150.76 on business prior to Oct. 1, 1921).....	37,331 06
Liability (\$7,574.34 on business prior to Oct. 1, 1921).....	59,699 99
Burglary (\$521.74 on business prior to Oct. 1, 1921).....	2,400 58
Guarantee (\$654.63 on business prior to Oct. 1, 1921).....	7,406 59
Total.....	225,021 97
Amount due for reinsurance losses: fire—\$121.50; accident, \$209.41; sickness, \$39.96; auto (B), \$1,275.71.....	1,503 58
Furniture and fixtures.....	5,241 95
All other ledger assets.....	4,702 08
Total.....	\$ 1,214,670 20
Deduct market value of bonds and stock under book value.....	30,576 18
Gross assets.....	\$ 1,184,094 02
Deduct assets not admitted.....	35,282 13
Net admitted assets of company.....	\$ 1,148,811 89

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THE GLOBE INDEMNITY—Continued

LIABILITIES

Net amount of unsettled claims:—

Fire, unadjusted.....	\$ 14,954 17
Accident, unadjusted.....	14,217 69
Burglary, unadjusted.....	3,676 64
Sickness, unadjusted.....	11,728 91
Liability, unadjusted.....	89,318 27
Automobile (B), unadjusted.....	38,196 89
Automobile (A) unadjusted.....	4,261 00
Guarantee, unadjusted.....	11,689 25

Total net amount of unsettled claims.....\$ 188,042 82

Present value of liability claims payable by instalments, and not yet due.....41,973 72

Reserve of unearned premiums, viz.:—

Fire.....	\$ 146,325 12
Accident.....	97,881 91
Auto (A).....	25,652 97
Auto (B).....	103,919 52
Burglary.....	7,436 61
Forgery.....	197 25
Guarantee.....	16,965 41
Liability.....	41,069 21
Sickness.....	69,470 74

Total, \$508,918.74; carried out at 80 per cent.....407,134 99

Due and accrued for agency and other expenses: fire, \$7,812.75; other, \$2,800.77.....10,613 52

Taxes due and accrued: fire, \$5,596.11; other, \$10,924.97.....16,521 08

Reinsurance premiums:—

Fire.....	\$ 5,003 51
Accident.....	41 80
Burglary.....	47 72
Guarantee.....	7 01
Liability.....	40 00
Sickness.....	15 83

Total.....5,235 87

Reserve deposits of unlicensed reinsurers, fire, \$84,924.65; other, \$31,890.50.....116,815 15

All other liability.....1 00

Total liabilities (excluding capital stock).....\$ 786,338 15

Surplus of assets over liabilities.....\$ 362,473 74

Capital paid in cash.....200,000 00

Surplus of assets over all liabilities and paid-up capital.....\$ 162,473 74

INCOME

Premiums	Class of Business				
	Fire	Accident	Automobile	Automobile	Burglary
	(A)	(B)			
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written..	389,857 97	263,677 37	184,089 43	315,494 08	23,935 59
Less reinsurance ceded....	146,724 38	43,282 89	45,409 66	21,011 15	6,707 05
Less return premiums.....	79,005 27	47,801 29	90,953 09	85,611 64	6,890 48
Total deduction.....	225,729 65	91,084 18	136,362 75	106,622 79	13,597 53
Net premiums written....	164,128 32	172,593 19	47,726 68	208,871 29	10,338 06

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THE GLOBE INDEMNITY—Continued

INCOME—Concluded

Premiums	Class of Business			
	Forgery	Guarantee	Liability	Sickness
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written...	411 70	43,523 17	308,479 43	194,959 85
Less reinsurance ceded...	118 34	12,810 36	7,235 24	31,748 73
Less return premiums...	175 00	10,613 86	86,916 70	36,790 61
Total deduction...	293 34	23,424 22	94,151 94	68,539 34
Net premiums written...	118 36	20,098 95	214,327 49	126,420 51
Net premiums written for all classes of business in Canada.....	\$ 964,622 85			
Interest earned on investments.....	43,135 03			
Rents earned.....	1,534 05			
Total income.....	\$ 1,009,291 93			

EXPENDITURE

Claims	Class of Business							
	Fire	Auto (A)	Auto (B)	Accident	Burglary	Guarantee	Liability	Sickness
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross incurred for claims during the year.....	125,032 39	42,977 48	147,843 74	90,389 38	7,275 26	34,439 80	173,458 33	86,688 11
Less savings and salvage.....	1,384 35	417 80	9,035 24	3,248 08	18 00	1,575 39	.....	4,655 31
Less reinsurance.....	64,405 81	11,277 17	446 49	20,213 27	1,230 40	1,548 39	4,244 78	18,669 66
Total deduction.....	65,790 16	11,694 97	9,481 73	23,461 35	1,248 40	3,123 78	.....	23,324 97
Net incurred for said claims.....	59,242 23	31,282 51	138,362 01	66,928 03	6,026 86	31,316 02	169,213 55	63,363 14
Total net incurred for claims for all classes of business.....	\$ 565,734 35							
Adjustment expenses incurred in Canada, fire, \$1,831.72; other, \$1,136.40.....	2,968 12							
Dividends paid stockholders.....	15,000 00							
Commission and brokerage, fire, \$35,553.69; other, \$211,279.90.....	246,833 59							
Taxes, fire, \$10,650.33; other, \$33,123.04.....	43,773 37							
*Salaries, fees and travelling expenses:—Salaries—Chief Agency officials and others, \$97,342.75; general and special agents, \$17,293.45; fees:—Directors, \$2,811.07; auditors, \$3,575.62; travelling expenses:—chief agency, \$16,733.31.....	137,756 20							
†Miscellaneous Expenditure, viz.:—Advertising, \$2,792.35; fire departments, patrol and salvage corps assessments, etc., \$34.83; furniture and fixtures, \$5,241.95; inspections and surveys, \$1,281.82; legal expenses, \$2,188.44; maps and plans, \$11,340.75; medical examiners' fees, \$236.33; postage, telegrams, telephones and express, \$8,465.98; printing and stationery, \$24,385.85; rents, \$15,546.97; underwriters' boards, associations, etc., \$8,364.48; lighting, \$232.93.....	80,112 68							
Total expenditure.....	\$ 1,092,178 31							

*(Of which \$5,250.13 belongs to Fire business).

†(Of which \$22,028.99 belongs to Fire business.)

STATEMENT OF REINSURANCES OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT

Amount of reinsurance premiums ceded to unlicensed companies.....	\$ 155,028 92
Amount of commission thereon.....	47,513 86
Amount of losses incurred by said companies.....	69,017 81
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$77,194.65, carried out at 80 per cent.....	61,755 72
Amount of losses due and recoverable from such companies.....	16,792 32
Amount of re-insurance premiums payable to such companies.....	84,924 65

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THE GLOBE INDEMNITY—Continued

RISKS AND PREMIUMS

	Fire Risks		Accident	Auto (A)
	Amount	Premiums	Premiums	Premiums
	\$	\$ cts.	\$ cts.	\$ cts.
Gross premiums in force at end of 1920.....	41,415,921	432,722 09	213,154 24	
Taken during the year, new and renewed.....	37,957,137	389,857 97	263,677 37	184,089 43
Total.....	79,403,058	822,580 06	476,831 61	
Deduct terminated.....	38,313,059	396,022 50	273,351 89	94,339 19
Gross in force at end of 1921.....	41,089,999	426,557 56	203,479 72	89,750 24
Deduct reinsured.....	13,771,606	144,474 28	7,715 89	38,444 29
Net in force at end of 1921.....	27,318,393	282,083 28	195,763 83	51,305 95

	Auto (B)	Burglary	Forgery	Guarantee	Liability	Sickness
	Premiums	Premiums	Premiums	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums in force at end of 1920.....	178,167 29	24,543 39		26,379 73	146,759 81	159,943 46
Taken during the year—new and renewed.....	315,494 08	23,935 59	411 70	43,523 17	308,479 43	194,959 85
Total.....	493,661 37	48,478 98		69,902 90	455,239 24	354,903 31
Deduct terminated.....	267,299 17	29,940 01	175 00	33,604 67	368,054 97	210,853 15
Gross in force at end of 1921.....	226,362 20	18,538 97	236 70	36,298 23	87,184 27	144,050 16
Deduct reinsured.....	18,523 15	4,089 04		2,133 70	5,045 85	5,108 67
Net in force at end of 1921..	207,839 05	14,449 93	236 70	34,164 53	82,138 42	138,941 49

SCHEDULE B

Bonds and debts. owned by the Company, viz:—

On deposit with Receiver General—
Governments—

Par value Book value Market value

Prov. of New Brunswick, 1930, 6 p.c.....	\$ 14,000 00	\$ 13,742 40	\$ 14,280 00
Prov. of Quebec, 1934, 4 p.c.....	60,833 33	60,861 89	52,316 66
<i>Cities—</i>			
Belleville, 1940, 4 p.c.....	5,000 00	5,070 11	4,000 00
Fort William, 1926, 4½ p.c.....	5,000 00	5,016 46	4,650 00
Lachine, 1953, 5 p.c.....	25,000 00	22,839 86	22,000 00
Medicine Hat, 1928, 5 p.c.....	5,000 00	5,100 01	4,550 00
Port Arthur, 1935, 5 p.c.....	10,000 00	10,366 12	8,700 00
Stratford, 1928, 4 p.c.....	2,000 00	2,000 00	1,820 00
Stratford, 1929, 4 p.c.....	1,000 00	1,000 00	900 00
Stratford, 1930, 4 p.c.....	1,000 00	1,000 00	890 00
Stratford, 1931, 4 p.c.....	1,000 00	1,000 00	870 00
Vancouver, 1944, 3½ p.c.....	5,000 00	4,584 56	3,350 00
<i>Town—</i>			
Brockville, 1922, 4¼ p.c.....	5,000 00	5,004 30	4,950 00
<i>Schools—</i>			
St. Léon Westmount, 1950, 5 p.c.....	10,000 00	10,367 56	8,700 00
Village Côte La Visitation, 1951, 5½ p.c.....	30,000 00	32,498 74	28,500 00
St. Stanislas de Montreal, 1962, 5½ p.c.....	20,000 00	20,717 08	18,800 00
Toronto, R.C., 1933, 5 p.c.....	22,000 00	21,208 00	20,240 00
Winnipeg, 1933, 4 p.c.....	10,000 00	10,000 00	8,400 00

Total on deposit with Receiver General..... \$ 231,833 33 \$ 232,377 09 \$ 207,916 66

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THE GLOBE INDEMNITY—*Concluded*SCHEDULE B—*Concluded*Bonds and debentures owned by the Company—*Concluded*—

<i>Held by the Company—</i>	Par value	Book value	Market value
<i>Governments—</i>			
Dom. of Canada Victory Loan, 1933, 5½ p.c.....	\$ 50,000 00	\$ 50,000 00	\$ 50,500 00
Dom. of Canada Victory Loan, 1937, 5½ p.c.....	60,000 00	59,901 56	62,400 00
Dom. of Canada Victory Loan, 1934, 5½ p.c.....	110,000 00	108,500 00	108,900 00
Dom. of Canada War Loan, 1937, 5½ p.c.....	130,000 00	128,723 86	135,200 00
Dom. of Canada War Bonds, 1929, 5½ p.c.....	15,000 00	14,999 22	15,300 00
Prov. of New Brunswick, 1930, 6 p.c.....	26,000 00	25,521 60	26,520 00
Province of Ontario, 1941, 6 p.c.....	33,000 00	32,897 50	34,320 00
Province of Ontario, 1935, 6 p.c.....	14,500 00	14,427 50	14,935 00
<i>Cities—</i>			
Chatham, 1921-1923, 5 p.c.....	6,000 00	6,000 00	5,970 00
Moosejaw, 1924, 5 p.c.....	500 00		480 00
Moosejaw, 1926-27, 5 p.c.....	1,000 00		930 00
Moosejaw, 1929-30, 5 p.c.....	1,000 00		905 00
Moosejaw, 1932-33, 5 p.c.....	1,000 00	5,120 76	880 00
Moosejaw, 1935-36, 5 p.c.....	1,000 00		860 00
Moosejaw, 1938, 5 p.c.....	500 00		425 00
Toronto, 1955, 4½ p.c.....	5,000 00	4,569 88	4,150 00
<i>Towns—</i>			
Bow Island, 1943, 6 p.c.....	\$ 2,000 00	\$ 1,649 00	\$ 1,760 00
Bracebridge, 1926, 4½ p.c.....	2,900 94		2,726 88
Bracebridge, 1927, 4½ p.c.....	3,031 48		2,819 28
Bracebridge, 1928, 4½ p.c.....	3,167 90	12,179 95	2,914 47
Bracebridge, 1929, 4½ p.c.....	3,310 45		3,012 51
Brampton, 1930, 6 p.c.....	524 52		529 78
Brampton, 1931, 6 p.c.....	615 99		622 15
Brampton, 1932, 6 p.c.....	712 93	3,593 84	720 06
Brampton, 1933, 6 p.c.....	815 73		823 89
Brampton, 1934, 6 p.c.....	924 67		933 92
*Maisonneuve, 1951, 4½ p.c.....	30,173 32	30,581 40	24,440 39
Owen Sound, 1923, 4 p.c.....	2,000 00	1,914 00	1,940 00
<i>Municipalities—</i>			
Assiniboia (R.M.), 1935, 5 p.c.....	4,685 13		4,076 06
Assiniboia (R.M.), 1936, 5 p.c.....	7,069 36	18,602 47	6,079 65
Assiniboia (R.M.), 1937, 5 p.c.....	8,472 87		7,201 94
<i>Schools—</i>			
Dauphin, Man., 1929, 5 p.c.....	20,292 65	20,566 86	17,654 61
Montreal (St. Edouard), 1940, 5½ p.c.....	15,000 00	16,686 38	14,100 00
St. Georges, 1960, 4½ p.c.....	20,000 00	19,682 95	15,800 00
Toronto, R.C., 1933, 5 p.c.....	8,000 00	7,712 00	7,360 00
<i>Miscellaneous—</i>			
Toronto Harbour Comm., 1953, 6 p.c.....	30,000 00	25,880 61	25,800 00
Total par, book and market values.....	\$ 850,031 27	\$ 842,088 43	\$ 811,907 25

SCHEDULE C

Stock owned by the Company, viz.:—

Dominion Permanent Loan Co., 4 shares.....	\$ 400 00	\$ 400 00	No value
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*On deposit with Government of Quebec.

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GRAIN INSURANCE AND GUARANTEE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, R. T. EVANS—Vice-President, W. H. McWILLIAMS—Secretary A. THOMSON—
Principal Office, Winnipeg, Man.

(Incorporated June 6, 1919, by an Act of the Parliament of Canada, 9-10 George V, Chap. 97. Dominion
license issued August 13, 1920)

CAPITAL

Amount of joint stock authorized.....	\$ 500,000 00
Amount subscribed.....	330,300 00
Amount paid in cash.....	165,150 00

(For List of Shareholders, see Appendix)

ASSETS

Book value of bonds and debts. (For details, see Schedule B).....	\$ 457,665 41
Cash in Royal Bank, Winnipeg.....	27,129 62
Brokerage commission.....	303 02
Interest accrued.....	3,665 83
Agents' balances and premiums uncollected, fire, \$5,040.76. guarantee, \$2,113.33.....	7,154 09
Total.....	\$ 495,917 97
Add market value of bonds and debentures over book value.....	11,993 09
Net assets.....	\$ 507,911 06

LIABILITIES

Unsettled claims, viz.:—	
Fire, unadjusted.....	\$ 52,950 00
Guarantee, unadjusted.....	2,080 00
Total net amount of unsettled claims.....	\$ 55,030 00
Reserve of unearned premiums: fire, \$106,675.16; guarantee, \$44,446.90. Total, \$151,122.06, carried out at 80 per cent.....	120,897 65
Taxes, due and accrued, fire, \$10,587.80; other, \$3,024.66.....	13,612 46
Agency and other expenses, due and accrued: fire, \$1,651.09; other, \$471.36.....	2,122 45
Reinsurance premiums, guarantee.....	35 99
Guarantee reserve fund.....	5,998 65
Payment on account stock not yet issued.....	1,725 00
Total liabilities (except capital stock).....	\$ 199,422 20
Excess of assets over liabilities.....	\$ 308,488 86
Capital stock paid in cash.....	181,665 00
Surplus over liabilities and capital.....	\$ 126,823 86

GRAIN INSURANCE—Continued

INCOME

Premiums	Class of Business	
	Fire	Guarantee
	\$ cts.	\$ cts.
Gross premiums written.....	241,173 71	81,235 45
Less reinsurance.....		608 16
Less return premiums.....	9,022 46	14,337 50
Total deduction.....		14,945 66
Net premiums written.....	232,151 25	66,289 79
Total net premiums written for all classes of business.....	\$ 298,441 04	
Interest earned on investments.....	21,015 50	
Brokerage and reinsurance commission.....	6,632 29	
Total income.....	\$ 326,088 83	

EXPENDITURE

Losses	Class of Business	
	Fire	Guarantee
	\$ cts.	\$ cts.
Gross losses incurred during the year.....	118,046 67	39,055 80
Deduct salvage.....	755 82	13,912 79
Net losses incurred.....	117,290 85	25,143 01
Total net losses incurred for all classes of business.....	\$ 142,433 86	
Adjustment expenses, fire.....	1,089 45	
Bond and bond claim investigation.....	9,039 32	
Taxes, fire, \$13,735.02; other, \$3,924.30.....	17,659 32	
*Salaries, fees and travelling expenses: Directors' fees, \$1,050; auditors' fees, \$657.25; managerial expenses, \$69,783.92.....	71,491 17	
Miscellaneous expenditure, fire, viz.: Advertising, \$5.95; furniture and fixtures, \$3,865.24; legal expenses, \$75.83; postage, telegrams, telephone and express, \$305.76; printing and stationery, \$563.03; charity, \$87; underwriters' boards, tariff associations, etc., \$250....	5,152 81	
Total expenditure.....	\$ 246,865 93	

* (\$55,611.48 belongs to fire business.)

SUMMARY OF RISKS AND PREMIUMS

Risks and Premiums	Fire		Guarantee
	Amount	Premiums	Premiums
	\$	\$ cts.	\$ cts.
Gross in force at end of 1920.....	16,658,226	172,348 25	61,310 67
Taken during the year, new.....	23,819,123	232,151 25	66,897 95
Total.....	40,477,349	404,499 50	128,208 62
Less ceased.....	23,966,436	242,713 41	61,310 67
Gross in force at end of 1921.....	16,510,913	161,786 09	66,897 95
Less reinsured.....			608 16
Net in force at end of 1921.....	16,510,913	161,786 09	66,289 79

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GRAIN INSURANCE—*Concluded*

SCHEDULE B

	Par value	Book value	Market value
Bonds and debentures owned by the Company:—			
Dom. of Canada Victory Loan, 1922, 5 $\frac{1}{2}$ p.c.....	\$ 125,000 00	\$ 121,875 00	\$ 125,000 00
Dom. of Canada Victory Loan, 1923, 5 $\frac{1}{2}$ p.c.....	20,000 00	19,785 56	20,000 00
*Dom. of Canada Victory Loan, 1933, 5 $\frac{1}{2}$ p.c.....	300,850 00	295,993 60	303,858 50
Dom. of Canada Victory Loan, 1937, 5 $\frac{1}{2}$ p.c.....	20,000 00	20,011 25	20,800 00
Total par, book and market values.....	<u>\$ 465,850 00</u>	<u>\$ 457,665 41</u>	<u>\$ 469,658 50</u>

*(Of which \$102,000 is on deposit with Receiver General).

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GREAT AMERICAN INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, C. G. SMITH—Secretary, EDWIN M. CRAGIN—Principal Office, 1 Liberty St., New York—Chief Agent in Canada, WILLIAM ROBINS—Head Office in Canada, Toronto

(Incorporated March 6, 1871. Commenced business in Canada December 7, 1904)

CAPITAL

Amount of capital authorized, subscribed and paid in cash.....\$10,000,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule B*).....\$ 663,711 00

Other Assets in Canada

Cash in Royal Bank, Montreal.....	95,291 09
Interest accrued.....	10,508 20
Agents' balances and premiums uncollected, viz.:—	
Fire (\$4,210.88 on business prior to Oct. 1, 1921).....	\$ 43,833 96
Automobile (A) (\$165.93 on business prior to Oct. 1, 1921).....	3,683 44
Automobile (B).....	3,013 72
Explosion.....	11 62
Sprinkler.....	— 0 93
Tornado.....	114 49
Total.....	50,656 30
Recoverable for reinsurance on paid losses (fire).....	5,477 75
Gross assets in Canada.....	\$ 825,644 34
Deduct assets not admitted.....	4,376 81
Net admitted assets in Canada.....	\$ 821,267 53

LIABILITIES IN CANADA

Net amount of fire claims, adjusted and unpaid.....	\$ 5,285 00
Net amount of fire claims, unadjusted.....	91,915 28
Net amount of automobile (A) claims, unadjusted.....	6,823 00
Net amount of automobile (B) claims, unadjusted.....	2,306 00
Net amount of hail claims, unadjusted.....	25 00
Net amount of tornado claims, unadjusted.....	15 00
Total net amount of unsettled claims.....	\$ 103,369 28
Reserve of unearned premiums, viz.:—	
Fire.....	\$ 339,696 33
Automobile (A).....	12,355 94
Automobile (B).....	10,106 06
Explosion.....	89 26
Sprinkler.....	367 81
Tornado.....	2,712 03
Total, \$365,327.43, carried out at 80 per cent.....	292,261 95
Salaries, rent, advertising, etc., fire, \$1,587.28; other, \$278.32.....	1,865 60
Taxes due and accrued, fire, \$10,947.38; other, \$2,400.....	13,347 38
Total liabilities in Canada.....	\$ 413,844 21

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GREAT AMERICAN—Continued

INCOME IN CANADA

Premiums	Class of Business			
	Fire	Automobile (A)	Automobile (B)	Explosion
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	750,461 75	38,077 44	31,154 26	1,100 13
Less reinsurance.....	78,302 60	67 51	55 25	124 23
Less return premiums.....	165,771 55	9,396 32	7,687 90	770 26
Total deduction.....	244,074 15	9,463 83	7,743 15	894 49
Net premiums written.....	506,387 60	28,613 61	23,411 11	205 64
Premiums	Hail	Inland Transportation	Sprinkler	Tornado
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	65,375 50	52 00	533 54	2,848 62
Less reinsurance.....	10,566 41			254 81
Less return premiums.....	856 85	17 54	63 74	1,186 40
Total deduction.....	11,423 26			1,441 21
Premiums written.....	53,952 24	34 46	469 80	1,407 41
Net premiums written for all classes of business.....	\$ 614,481 87			
Interest earned on investments.....	36,444 35			
All other income earned.....	866 06			
Total income in Canada.....	\$ 651,792 28			

EXPENDITURE IN CANADA.

Losses	Class of Business			
	Fire	Automobile (A)	Automobile (B)	Explosion
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year..	416,594 94	30,460 18	13,019 51	5 22
Less savings and salvage.....	5,519 69	350 00	378 98	
Less reinsurance.....	70,661 17	32 27	96 06	
Total deduction.....	76,180 86	382 27	475 04	
Net losses incurred.....	340,414 08	30,077 91	12,544 47	5 22
Losses	Hail	Sprinkler	Tornado	
	\$ cts.	\$ cts.	\$ cts.	
Gross losses incurred during the year.....	34,930 74	16 56	950 93	
Less reinsurance.....	4,504 75			
Net losses incurred.....	30,425 99	16 56	950 93	

GREAT AMERICAN—Continued

EXPENDITURE IN CANADA *Concluded*

Total net losses incurred for all classes of business.....	\$	414,435 16
Adjustment expenses, fire, \$7,731.76; other, \$5,499.38.....		13,231 14
Commission and brokerage, fire, \$118,812.36; other, \$27,370.50.....		146,182 86
Commission on profits, fire, \$1,885.34; other, \$4,396.24.....		6,281 58
Taxes, fire, \$18,298.82; other, \$3,827.28.....		22,126 10
*Salaries, fees and travelling expenses:—Salaries: chief agency, \$5,940; other, \$24,575.40; general and special agents, \$2,900. Travelling expenses: chief agency, \$2,663.38; other, \$3,618.14; agents, \$3,157.55.....		42,854 47
†Miscellaneous expenditure, viz.:—Advertising, \$1,002.09; duty, \$986.03; inspections and surveys, \$3,151.03; legal expenses, \$27.75; maps and plans, \$2,087.33; postage, telegrams, telephones and express, \$1,713.25; printing and stationery, \$1,637.92; rents, \$3,208.34; underwriters' boards, associations, etc., \$7,356.52; sundry, \$102.40.....		21,272 66
Total expenditure in Canada.....	\$	666,383 97

*Of which \$35,440.65 belongs to fire business).

† Of which \$15,218.48 belongs to fire business).

SUMMARY OF RISKS AND PREMIUMS IN CANADA

Risks and Premiums	Class of Business				
	Fire		Automobile (A)	Automobile (B)	Explosion
	Amount	Premiums	Premiums	Premiums	Premiums
	\$	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	76,830,828	784,590 34	28,808 11	25,240 87	353 98
Taken in 1921, new and renewed.....	80,203,276	750,461 75	38,077 44	31,154 26	1,100 13
Totals.....	157,034,104	1,535,052 09	66,885 55	56,395 13	1,454 11
Less ceased.....	83,948,674	805,445 71	42,094 69	36,111 70	1,159 86
Gross in force at end of 1921.....	73,085,430	729,606 38	24,790 86	20,283 43	294 25
Less reinsured.....	5,550,123	76,070 49	78 99	71 30	117 52
Net in force at end of 1921.....	67,535,307	653,535 89	24,711 87	20,212 13	176 73

Risks and Premiums	Class of Business			
	Hail	Inland Transpor-	Sprinkler	Tornado
	Premiums	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....				4,740 71
Taken in 1921, new and renewed.....	65,375 50	52 00	533 54	2,848 62
Totals.....				7,589 33
Less ceased.....	65,375 50	52 00	70 30	2,607 82
Gross in force at end of 1921.....			463 24	4,981 51
Less reinsured.....				232 09
Net in force at end of 1921.....			463 24	4,749 42

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GREAT AMERICAN—Continued

SCHEDULE B

	Par value	Market value
Bonds and debentures on deposit with Receiver General, viz.:—		
Dominion of Canada Victory Loan, 1937, 5½ p.c.....	\$ 100,000 00	\$ 104,000 00
Dominion of Canada Victory Loan, 1933, 5½ p.c.....	140,000 00	141,400 00
Dominion of Canada Victory Loan, 1934, 5½ p.c.....	30,000 00	29,700 00
Province of Manitoba, 1935, 4 p.c.....	50,000 00	41,500 00
<i>Cities—</i>		
Montreal, 1954, 4½ p.c.....	80,000 00	65,600 00
Toronto, 1944, 3½ p.c.....	51,100 00	37,303 00
Toronto, 1948, 4 p.c.....	160,600 00	125,268 00
Toronto, 1924, 4½ p.c.....	26,000 00	25,220 00
Toronto, 1940, 5 p.c.....	32,000 00	29,760 00
Toronto, 1941, 5 p.c.....	18,000 00	16,560 00
<i>Town—</i>		
Lachine, 1941, 4 p.c.....	25,000 00	19,750 00
Lachine, 1944, 4½ p.c.....	5,000 00	4,150 00
<i>Miscellaneous—</i>		
Montreal Harbour, 1924, 4 p.c.....	25,000 00	23,500 00
Total on deposit with Receiver General.....	<u>\$ 742,700.00</u>	<u>\$ 663,711 00</u>

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER, 1921.

INCOME

Net cash received for premiums.....	\$18,126,645 38
Interest and dividends.....	2,168,251 98
Rents.....	1,742 75
Agents' balances previously charged off.....	3,347 13
Profit on sale or maturity of ledger assets.....	20,677 54
Sundries.....	8,051 18
Total income.....	<u>\$20,328,715 96</u>

DISBURSEMENTS

Net amount paid for claims.....	\$11,158,463 30
Expenses of adjustment and settlement of claims.....	294,245 81
Paid stockholders for interest or dividends.....	1,600,000 00
Commission or brokerage, etc.....	4,141,868 65
Field supervisory expenses.....	669,091 00
Salaries, fees and all other charges of officers, directors, trustees and home office employees	1,333,205 29
Rents.....	108,101 31
Inspections and surveys including underwriters' boards and tariff associations.....	506,287 60
Federal taxes.....	196,090 28
State taxes on premiums, Insurance Department licenses and fees.....	604,910 12
Gross loss on sale or maturity of ledger assets.....	1,116,442 71
Agents' balances charged off.....	652 90
All other disbursements.....	496,409 62
Total disbursements.....	<u>\$22,225,768 59</u>

LEDGER ASSETS

Mortgage loans on real estate, first liens.....	\$ 20,000 00
Book value of bonds and stocks owned.....	38,333,063 73
Cash on hand, in trust companies and in banks.....	1,518,704 44
Agents' balances.....	2,868,575 46
Bills receivable, taken for fire risks.....	177,064 98
Total ledger assets.....	<u>\$42,917,408 61</u>

NON-LEDGER ASSETS

Interest due and accrued.....	338,316 38
Recoverable for reinsurance on paid losses.....	50,155 62
Gross assets.....	<u>\$43,305,880 61</u>
Deduct assets not admitted.....	499,871 74
Net admitted assets.....	<u>\$42,806,008 87</u>

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GREAT AMERICAN—*Concluded*

LIABILITIES

Net amount of unpaid claims.....	\$ 3,387,254 95
Estimated expenses of investigation and adjustment of losses.....	55,000 00
Unearned premiums.....	16,511,344 07
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	79,562 38
Federal, state, county and other taxes due or accrued (estimated).....	450,000 00
Contingent commissions or other charges due or accrued.....	100,000 00
Premiums due or to become due.....	8,051 18
Due reinsurance companies for salvage.....	1,785 37
Total amount of all liabilities (except capital stock).....	\$20,592,997 95
Capital actually paid up in cash.....	10,000,000 00
Surplus.....	12,213,010 92
Total liabilities.....	<u>\$42,806,008 87</u>

RISKS AND PREMIUMS

FIRE RISKS

Written or renewed during the year.....	\$ 2,863,028,518 00
Premiums thereon.....	24,802,880 04
Terminated during the year.....	640,464,329 00
Premiums thereon.....	5,590,428 17
Net in force at Dec. 31, 1921.....	1,534,556,269 00
Premiums thereon.....	<u>14,313,147 55</u>

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GUARDIAN ASSURANCE COMPANY, LIMITED

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

Chairman, Hon. EVELYN HUBBARD—Gen. Manager, GEO. W. REYNOLDS—Principal Office,
London, Eng.—Chief Agent in Canada, HUGH M. LAMBERT—Head Office in Canada,
160 St. James Street, Montreal

(Established December 17, 1821. Commenced business in Canada May 1, 1869)

CAPITAL

Amount of joint stock capital authorized.....	£ 2,025,000	stg.=\$ 9,855,000	00
Amount subscribed.....	2,012,073	" 9,792,088	61
Amount paid thereon in cash.....	1,012,073	4,925,421	94

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Market value of bonds and debentures on deposit with Receiver General (for details, see <i>Schedule B</i>).....	\$ 1,446,254	03
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Other Assets in Canada

Value of real estate (unencumbered), Guardian building 160 St. James St., Montreal.....	457,400	00
Cash at head office in Canada.....	213	47
Cash in banks, viz:—		
Molsons Bank, Montreal, general account.....	\$ 82,844	80
Molsons Bank, Montreal, manager's account.....	2,591	60
Dominion Bank, Montreal, general account.....	110,000	88
Dominion Bank of Montreal, Guardian Bldg. account.....	28,949	71
Provincial-General.....	97,660	90
Total cash in banks.....	322,047	89
Agents' balances and premiums uncollected (\$1,383.09 on business prior to Oct. 1, 1921) ..	147,843	53
Interest accrued.....	471	04
Deposit with Grain Association.....	1,000	00
Gross assets in Canada.....	\$ 2,375,230	01
Deduct assets not admitted.....	1,383	09
Net admitted assets in Canada.....	\$ 2,373,846	92

LIABILITIES IN CANADA

Net amount of claims, unadjusted (\$4,539.78 accrued in previous years)...	\$ 150,645	14
Net amount of claims, resisted, in suit (\$2,500 accrued in previous years) ..	7,000	00
Total net amount of unsettled claims.....	\$ 157,645	14
Reserve of unearned premiums, \$1,097,919.15; carried out at 80 per cent.....	878,335	32
Taxes due and accrued.....	181,543	31
Total liabilities in Canada.....	\$ 1,217,523	77

INCOME IN CANADA

Gross premiums written.....	\$ 1,891,260	57
Deduct reinsurances, \$11,435.74; return premiums, \$294,075.99.....	305,511	73
Net premiums written.....	\$ 1,585,748	84
Interest earned on investments.....	8,318	49
Rents earned.....	16,220	44
Total income in Canada.....	\$ 1,610,287	77

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GUARDIAN ASSURANCE—*Concluded*

EXPENDITURE IN CANADA

Gross incurred for claims during the year.....	\$ 888,061 81	
Deduct savings and salvages, \$3,562.63; reinsurances, \$6,812.75.....	10,375 38	
Net incurred for claims.....	\$	877,686 43
Commission or brokerage.....		304,442 91
Adjustment expenses.....		13,546 86
Commission on profits.....		5,115 01
Salaries, \$86,236.84; trustees' fees, \$2,000; auditors' fees, \$1,200; travelling expenses, \$8,443 14.....		97,879 98
Taxes.....		57,072 49
Miscellaneous expenditure, viz.: Tariff association charges, \$22,046.32; advertising, \$1,440.70; postage, telegrams, telephones and express, \$5,588.11; printing and stationery, \$7,819; bad debts, \$226.33; sundries, \$11,998.38; maps and plans, \$2,397.01; rents, etc., \$5,852.13; legal expenses, \$84.70; office furniture, \$236.16; bad debts, \$226.33.....		57,688 84
Total expenditure in Canada.....	\$	1,413,432 52

SUMMARY OF RISKS AND PREMIUMS IN CANADA

	Amount	Premiums
	\$	\$ cts.
Gross in force at end of 1920.....	189,273,831	2,211,455 59
Taken in 1921, new and renewed.....	160,790,095	1,891,260 57
Totals.....	350,063,926	4,102,716 16
Less ceased.....	159,728,824	1,912,099 26
Gross in force at end of 1921.....	190,335,102	2,190,616 90
Less reinsured.....	985,112	12,735 95
Net in force at end of 1921.....	189,349,990	2,177,880 95

SCHEDULE B

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value	Market value
<i>Governments—</i>		
Province of Quebec, inscribed stock, 1937, 3 p.c.....	\$ 48,666 67	\$ 37,960 00
British Govt. War Loan, 1929/1947, 5 p.c.....	1,342,956 67	1,114,654 03
British Govt., 1920 or later, 4 p.c.....	267,666 67	200,750 00
Newfoundland, 1941, 3½ p.c.....	7,300 00	4,380 00
Newfoundland, 1947, 3½ p.c.....	6,326 67	3,669 47
Newfoundland, 1951, 3½ p.c.....	30,173 33	17,500 53
<i>Railway—</i>		
C.N.R., 1st mtge, Ont. Div. (g'teed by Prov. of Man.), 1930, 4 p.c.....	48,666 67	42,340 00
<i>Miscellaneous—</i>		
Can. Perm. Mtge Corp., 1928, 5½ p.c.....	25,000 00	25,000 00
Total on deposit with Receiver General.....	\$ 1,776,756 68	\$ 1,446,254 03

(For General Business Statement, see Appendix)

SESSIONAL PAPER No. 8

THE GUARDIAN INSURANCE COMPANY OF CANADA

(Formerly the Guardian Accident and Guarantee Company)

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, D. FORBES ANGUS—Vice-President and Managing Director, H. M. LAMBERT—
Secretary, JOHN GOOD—Principal Office, 160 St. James Street, Montreal

(Incorporated by an Act of the Parliament of Canada, 1-2 George V, chap. 86, assented to April 4, 1911.
On Nov. 17, 1917, the power of the company was extended to include automobile insurance under the provisions of section 77 of the Insurance Act, 1917, and on March 8, 1918, the power of the company was further extended to include fire insurance under the provisions of the said section. Dominion license issued November 17, 1911).

CAPITAL

Amount of joint stock capital authorized and subscribed.....	\$ 1,000,000 00
Amount paid in cash.....	375,000 00

(For list of Shareholders, see Appendix)

ASSETS

Book value of bonds and debts <i>(for details, see Schedule B)</i>	\$ 842,757 92
Cash at head office.....	16 86
Cash in Bank of Nova Scotia, Montreal.....	31,447 75
Due by Quebec Associated Cos. Bureau.....	2,753 39
Interest accrued.....	8,260 33
Plans \$958.52, office furniture, \$1,662.78.....	2,621 30
Agents' balances and premiums uncollected—	
Fire in Canada (\$805.47 on business prior to Oct. 1, 1921).....	\$ 26,940 83
Fire in other Countries.....	4,230 79
Accident in Canada (\$38.44 on business prior to Oct. 1, 1921).....	1,504 38
Accident in other countries.....	61 38
Automobile (A) \$198.86 on business prior to Oct. 1, 1921).....	8,155 16
Automobile (B) (\$189.90 on business prior to Oct. 1, 1921).....	4,049 06
Burglary (\$173.42 on business prior to Oct. 1, 1921).....	4,237 19
Guarantee (\$12 on business prior to Oct. 1, 1921).....	2,323 54
Guarantee in other countries.....	1,188 50
Liability (\$31.51 on business prior to Oct. 1, 1921).....	4,827 31
Plate Glass (\$73.57 on business prior to Oct. 1, 1921).....	2,415 96
Sickness (\$57.67 on business prior to Oct. 1, 1921).....	2,256 58
Total.....	62,190 68
Reinsurance companies balance.....	4,952 15
Total.....	\$ 955,000 38
Deduct market value of bonds and debentures under book value.....	37,374 36
Gross assets.....	\$ 917,626 02
Deduct assets not admitted.....	4,202 14
Net admitted assets.....	\$ 913,423 88

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THE GUARDIAN INSURANCE—Continued

LIABILITIES

(1) Liabilities in Canada

Amount of unsettled claims—		
Fire, unadjusted.....	\$ 11,465 06	
*Accident, unadjusted.....	3,178 72	
Automobile (A) unadjusted.....	9,232 83	
Automobile (B) unadjusted.....	16,220 18	
Burglary, unadjusted.....	1,257 00	
Guarantee, unadjusted.....	240 00	
Liability, unadjusted (\$2,350 accrued prior to 1921).....	4,290 00	
Plate Glass, unadjusted.....	978 52	
*Sickness, unadjusted.....	4,726 27	
Total net amount of unsettled claims.....	\$ 51,588 53	
Reserve of unearned premiums:—		
Fire.....	\$ 50,847 23	
Accident.....	8,770 37	
Automobile (A).....	19,139 91	
Automobile (B).....	48,680 49	
Burglary.....	10,187 58	
Guarantee.....	7,272 57	
Liability.....	12,153 09	
Plate Glass.....	9,265 95	
Sickness.....	8,381 85	
Total, \$174,699.04, carried out at 80 per cent.....	139,759 23	
Taxes due and accrued.....	12,945 78	
Reserve on unlicensed reinsurance, unsecured.....	35,414 36	
Reserve for Quebec Associated Companies.....	2,753 39	
All other liabilities.....	920 57	
Total liabilities in Canada.....	\$ 243,381 91	

(2) Liabilities in other Countries

Net fire claims, unadjusted.....	\$ 114,247 18	
Net accident claims, unadjusted.....	500 00	
Total unsettled claims.....	\$ 114,747 18	
Reserve of unearned premiums fire, \$133,490.40; accident, \$184.36; guarantee, \$3,617.46; total, \$137,292.22; carried out at 80 per cent thereof.....	109,833 77	
Total liabilities in other countries.....	\$ 224,580 95	
Total liabilities (except capital stock) in all countries.....	\$ 467,962 86	
Excess of assets over liabilities.....	\$ 445,461 02	
Capital stock paid in cash.....	375,000 00	
Excess of assets over all liabilities and paid up capital.....	\$ 70,461 02	

INCOME

Premiums	Class of Business					
	Fire		Accident		Guarantee	
	In Canada	Outside Canada	In Canada	Outside Canada	In Canada	Outside Canada
Gross written.....	\$ 233,372 92	cts. 266,980 80	\$ 31,102 84	cts. 368 73	\$ 23,339 78	cts. 6,654 57
Less reinsurance ceded.....	128,189 64		2,261 92		4,434 65	
Less return premiums.....	44,847 58		10,386 21		4,359 98	
Total deduction.....	173,037 22		12,648 13		8,794 63	
	60,335 70	266,980 80	18,454 71	368 73	14,545 15	6,654 57

*\$1,800 of these claims accrued prior to 1921.

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THE GUARDIAN INSURANCE—Continued

INCOME—Concluded

Premiums	Class of Business					
	Auto (A) In Canada	Auto (B) In Canada	Burglary In Canada	Liability In Canada	Plate Glass In Canada	Sickness In Canada
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross written.....	105,217 91	152,812 50	35,350 14	52,377 01	29,500 08	37,182 26
Less reinsurance ceded.....	38,672 37	802 99	11,911 35	1,755 62	751 49	916 58
Less return premiums.....	25,926 60	44,195 91	6,353 91	6,974 40	10,295 01	18,102 33
Total deduction....	64,598 97	44,998 90	18,265 26	8,730 02	11,046 50	19,018 91
Net written.....	40,618 94	107,813 60	17,084 88	43,646 99	18,453 58	18,163 35
Net premiums written for all classes of business in all countries.....						
						\$ 613,121 00
Interest earned on investments.....						39,395 58
Profit on sale of securities.....						225 00
Total income.....						\$ 652,741 58

EXPENDITURE

Claims	Class of Business			
	Fire		Accident	
	In Canada	Outside Canada	In Canada	Outside Canada
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross incurred during the year.....	154,943 74	151,929 76	11,803 37	500 00
Less savings and salvage.....	660 48			
Less reinsurance.....	118,665 80		270 75	
Total deduction.....	119,326 28			
Net incurred for said claims.....	35,617 46	151,929 76	11,532 62	500 00
Claims	Guarantee		Automobile (A)	Automobile (B)
	In Canada	Outside Canada	In Canada	In Canada
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross incurred during the year.....	4,308 31	1,075 17	72,039 03	36,361 60
Less savings and salvage.....	1,939 78		506 57	911 29
Less reinsurance.....	659 53		45,990 75	17 75
Total deduction.....	2,599 31		46,497 32	929 04
Net incurred for said claims.....	1,709 00	1,075 17	25,541 71	35,432 56

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THE GUARDIAN INSURANCE—*Continued*EXPENDITURE—*Concluded*

Claims	Class of Business			
	Burglary In Canada	Liability In Canada	Plate Glass In Canada	Sickness In Canada
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross incurred during the year.....	10,385 45	3,550 05	4,081 80	19,087 32
Less savings and salvage.....	19 10	176 60	474 42	164 02
Less reinsurance.....	4,007 74	1,027 50	252 00	565 75
Total deduction.....	4,026 84	1,204 10	726 42	729 77
Net incurred for said claims.....	6,358 61	2,345 95	3,355 38	18,357 55
Total net incurred for claims for all classes of business in all countries.....	\$ 293,755 77			
Adjustment expenses incurred in Canada: fire, \$848.22; other, \$9,421.14.....	10,269 43			
Commission and brokerage, fire, \$80,175.64; other, \$75,782.73.....	155,958 37			
Commission on profits, fire.....	351 22			
Taxes.....	19,575 74			
*Salaries, fees and travelling expenses:—Salaries:—Chief agency, \$40,009.35; fees: directors, \$3,750; auditors, \$415; travelling expenses: chief agency and others, \$1,950.74.....	46,125 09			
†Miscellaneous expenditure, viz.:—Advertising, \$1,669.19; furniture and fixtures, \$415.70; inspections and surveys, \$225; legal expenses, \$110.89; maps and plans, \$106.50; home office, \$2,667.13; postage, telegrams, telephones and express, \$2,705.27; printing and stationery, \$5,111.84; rents, \$4,308.61; underwriters' boards, associations, etc., \$5,859.85; bank charges including loss on exchange, \$33,098.49.....	56,278 47			
Total expenditure.....	\$ 582,314 09			

* (Of which \$12,013 belongs to fire business).

† (Of which \$43,249.50 belongs to fire business).

SUMMARY OF RISKS AND PREMIUMS

Risks and Premiums	Fire		Accident	Automobile (A)
	In Canada			
	Amount	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	16,996,961	203,617 12	29,651 79	81,683 53
Taken in 1921, new and renewed.....	14,813,543	187,596 64	31,102 84	105,217 91
	5,175,563	45,776 28		
Totals.....	36,986,067	436,990 04	60,754 63	186,901 44
Less ceased.....	17,302,420	206,598 40	40,951 96	111,950 77
Gross in force at end of 1921.....	19,683,647	230,391 64	19,802 67	74,950 67
Less reinsured.....	14,395,113	136,219 11	2,261 92	36,670 84
Net in force at end of 1921.....	5,288,534	94,172 53	17,540 75	38,279 83

-----	Automobile (B)	Burglary	Guarantee	Plate Glass	Sickness	Liability
	Pr emiums	Premiums	Premiums	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	89,847 84	14,991 01	16,483 46	21,454 83	34,755 64	28,881 62
Taken in 1921, new and renewed.....	152,812 50	35,350 14	23,339 78	29,500 08	37,182 26	52,377 01
Totals.....	242,660 34	50,341 15	39,823 24	50,954 91	71,937 90	81,258 63
Less ceased.....	144,553 53	19,224 00	20,843 44	31,514 90	54,257 62	55,845 33
Gross in force at end of 1921.....	98,106 81	31,117 15	18,979 80	19,440 01	17,680 28	25,413 30
Less reinsured.....	745 83	11,911 35	4,434 65	751 49	916 58	1,755 62
Net in force at end of 1921.....	97,360 98	19,205 80	14,545 15	18,688 52	16,763 70	23,657 68

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THE GUARDIAN INSURANCE—*Concluded*

SCHEDULE B

Bonds and debentures owned by the Company, viz.:—

<i>On deposit with Receiver General</i>		Par value	Book value	Market value
<i>Cities—</i>				
Brandon, 1952, 4½ p.c.	\$ 5,000 00	\$ 4,569 50	\$ 3,800 00	
Calgary, 1933, 4½ p.c.	5,000 00	4,650 00	4,200 00	
Fort William, 1931, 4½ p.c.	19,953 33	19,953 33	16,960 33	
Lachine, 1951, 4½ p.c.	25,000 00	25,467 50	20,250 00	
London, 1939, 4 p.c.	7,000 00	6,855 80	5,740 00	
London, 1940, 4 p.c.	3,000 00	2,937 00	2,430 00	
New Westminster, 1958, 5 p.c.	15,000 00	16,074 00	11,700 00	
Port Arthur, 1931, 4½ p.c.	4,866 67	4,324 03	4,185 33	
Toronto, 1936, 4 p.c.	9,733 33	9,299 22	8,175 90	
Victoria, 1961, 4 p.c.	24,333 33	23,693 36	15,950 00	
Westmount, 1955, 4½ p.c.	10,000 00	9,291 00	8,200 00	
<i>Towns—</i>				
Maisonneuve, 1951, 4½ p.c.	29,500 00	29,886 20	23,652 00	
Welland, 1943, 5 p.c.	5,000 00	4,812 00	4,450 00	
<i>Schools—</i>				
Maisonneuve, 1951, 4½ p.c.	25,000 00	25,000 00	20,250 00	
Montreal Protestant, 1939, 4 p.c.	15,000 00	14,700 00	12,000 00	
St. Gregoire le Thaumaturge, R.C., 1951, 5 p.c.	30,000 00	32,772 00	26,400 00	
Total on deposit with Receiver General	\$ 233,086 66	\$ 234,284 94	\$ 188,343 56	
<i>Held by the Company</i>				
Dominion of Canada Victory Loan, 1937, 5½ p.c.	232,000 00	229,809 43	241,280 00	
Dominion of Canada Victory Loan, 1934, 5½ p.c.	120,000 00	120,000 00	118,800 00	
Dominion of Canada Victory Loan, 1933, 5½ p.c.	188,000 00	186,346 25	189,880 00	
Province of Alberta, 1936, 6 p.c.	5,000 00	4,879 50	5,100 00	
Province of Ontario, 1935, 6 p.c.	15,000 00	15,225 00	15,450 00	
<i>Schools—</i>				
Dorval, 1932, 5 p.c.	7,000 00	7,224 00	6,440 00	
Hochelaga, 1950, 4½ p.c.	17,000 00	17,170 00	13,770 00	
Longue Pointe, 1952, 5 p.c.	3,000 00	3,133 80	2,640 00	
St. Jean de la Croix, 1951, 5 p.c.	5,000 00	4,835 00	4,400 00	
Westmount, 1931, 5 p.c.	8,000 00	7,880 00	7,440 00	
Westmount, 1933, 5 p.c.	2,000 00	1,970 00	1,840 00	
<i>Miscellaneous—</i>				
Canada Perm. Mortgage Corp., 1924, 5½ p.c.	10,000 00	10,000 00	10,000 00	
Total par, book and market values	\$ 845,086 66	\$ 842,757 92	\$ 805,383 56	

THE HALIFAX FIRE INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, HON. WM. ROCHE—Vice-President, JAS. MOORMAN—Manager and Secretary, A. G. Cross—Principal Office, Halifax, N.S.

(Incorporated in 1859 by Special Act of the Legislature of Nova Scotia amended in 1906; amended again in 1920. Dominion license issued Feb. 7, 1919)

CAPITAL

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed and paid in cash.....	240,000 00

(For List of Shareholders, see Appendix)

ASSETS

Book value of real estate held by Company. (Head office building, Halifax, N.S.).....	\$ 12,500 00
Loans on collateral (For details, see Schedule A).....	19,000 00
Book value of bonds and debentures. (For details, see Schedule B).....	94,667 27
Book value of stocks. (For details, see Schedule C).....	321,531 91
Cash at head office.....	42 01
Cash in banks, viz.:—	
Royal Bank of Canada (current account), Halifax.....	\$ 12,428 79
Royal Bank of Canada (savings account), Halifax.....	6,636 06
Bank of Nova Scotia (savings account), Halifax.....	1,543 53
Total cash in banks.....	20,608 43
Interest due.....	378 97
Agents' balances and premiums uncollected.....	7,281 57
Reinsurance premiums due.....	2,274 05
Plans \$300; furniture and fixtures, \$700.....	1,000 00
Total.....	\$ 479,284 21
Deduct market value of real estate, bonds and stocks under book value.....	3,039 54
Gross assets.....	\$ 476,244 67
Deduct assets not admitted.....	1,000 00
Net admitted assets.....	\$ 475,244 67

LIABILITIES

Net amount of claims, adjusted but unpaid.....	\$ 200 00
Reserve of unearned premiums, \$28,331.74; carried out at 80 per cent.....	22,665 30
Reinsurance premiums.....	5,071 12
Dividends declared, but not yet due.....	7,200 00
Taxes due and accrued.....	731 02
Sundry liability.....	924 14
Total liabilities.....	\$ 36,791 58
Surplus of assets over liabilities.....	\$ 438,453 09
Capital stock paid in cash.....	240,000 00
Surplus over liabilities and capital.....	\$ 198,453 09

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THE HALIFAX FIRE—*Continued*

INCOME

Gross premiums written, fire.....	\$ 54,630 87	
Deduct reinsurances, \$18,217.62; return premiums, \$6,090.67.....	24,308 29	
Net premiums written, fire.....	\$ 30,322 58	
Net premiums, written plate glass.....	175 85	
Total net premiums written for all classes of business.....	\$ 30,498 43	
Interest earned on investments.....	26,426 15	
Rents earned.....	206 20	
Other income: reinsurance premiums, \$7,733.05; sundry, \$2.28.....	7,735 33	
Total income.....	\$ 64,866 11	

EXPENDITURE

	Fire	Plate Glass
Gross losses incurred during the year.....	\$ 14,807 69	\$ 17 80
Deduct reinsurance.....	1,483 86	
Net amount paid for said claims.....	\$ 13,323 83	\$ 17 80
Total net losses incurred.....	\$ 13,341 63	
Adjustment expenses.....	191 25	
Dividends declared during the year.....	14,400 00	
Paid for commission or brokerage.....	1,962 94	
Salaries, H.O. officials, \$6,279.04; fees, directors, \$4,000, auditors, \$100; travelling expenses of officials, \$133.44.....	10,512 48	
Taxes.....	1,660 71	
Miscellaneous expenditure, viz.: Advertising, \$489.26; office furniture and fixtures, \$363 88; postage, telegrams, telephones and express, \$657.56; printing and stationery, \$804.67; sundry, \$123.41; rents, \$700; maps and plans, \$28.22.....	3,167 00	
Total expenditure.....	\$ 45,236 01	

RISKS AND PREMIUMS

	Amount	Premiums
Gross in force at December 31, 1920.....	\$ 3,268,859	\$ 48,122 73
Taken during the year, new and renewed.....	2,906,522	50,652 81
Total.....	\$ 6,175,381	\$ 98,775 54
Deduct terminated.....	1,380,934	23,005 98
Gross in force at end of 1921.....	\$ 4,794,447	\$ 75,769 56
Deduct reinsured.....	1,429,249	23,124 48
Net in force at December 31, 1921.....	\$ 3,365,198	\$ 52,645 08

SCHEDULE A

Loans on collateral—

	Par value	Market value	Amount loaned
Dom. of Canada Victory Loan, 1927, 5½ p.c.....	\$ 1,000 00	\$ 1,000 00	\$ 19,000 00
Dom. of Canada Victory Loan, 1931, 5 p.c.....	500 00	495 00	
Dom. of Canada Victory Loan, 1933, 5½ p.c.....	2,850 00	2,878 50	
Dom. of Canada Victory Loan, 1934, 5½ p.c.....	100 00	99 00	
Dom. of Canada Victory Loan, 1937, 5½ p.c.....	4,500 00	4,680 00	
City of Charlottetown, 1939, 5 p.c.....	500 00	455 00	
City of Edmonton, 1941, 7 p.c.....	500 00	520 00	
1 share Can. Pac. Ry. stock.....	200 00	130 00	
3 shares Union Pac. Ry stock.....	300 00	396 00	
75 shares Winnipeg Electric Ry., pref.....	3,300 00	2,574 00	
2 shares American Tel. and Telegraph.....	200 00	246 00	
Brandram, Henderson, Ltd., 1st mtge, 1936, 6 p.c.....	500 00	455 00	
Can. Cement, 1929, 6 p.c.....	100 00	93 00	
50 shares Eastern Trust Co.....	5,000 00	8,100 00	
6 shares Laurentide Power Co.....	600 00	438 00	
Maritime Tel. and Telegraph, 1941, 6 p.c.....	100 00	95 00	
Nova Scotia Steel and Coal, 6 p.c. perpetual.....	1,300 00	962 00	
2 shares U.S. Rubber, 1st pref.....	200 00	212 00	
Totals.....	\$ 21,750 00	\$ 23,828 50	\$ 19,000 00

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THE HALIFAX FIRE—*Concluded*

SCHEDULE B

Bonds and debentures owned, viz.:—

	Par value	Book value	Market value
<i>Government—</i>			
*Dom. of Canada Victory Loan, 1933, 5½ p.c.	\$ 10,000 00	\$ 10,000 00	\$ 10,100 00
*Dom. of Canada Victory Loan, 1937, 5½ p.c.	7,500 00	7,500 00	7,800 00
*Dom. of Canada War Loan, 1937, 5 p.c.	10,000 00	9,573 37	10,100 00
<i>Cities—</i>			
Halifax, N.S., 1940, 4 p.c.	5,000 00	5,000 00	4,050 00
*Moncton, N.B., 1941, 4 p.c.	4,000 00	4,000 00	3,200 00
*Moncton, N.B., 1945, 5 p.c.	2,000 00	1,990 00	1,800 00
Sydney, N.S., 1931, 4½ p.c.	5,000 00	5,000 00	4,400 00
<i>Towns—</i>			
Amherst, N.S., 1930, 4 p.c.	3,000 00	3,000 00	2,610 00
*Amherst, N.S., 1945, 5 p.c.	3,000 00	2,992 50	2,640 00
*Bridgetown, N.S., 1945, 5 p.c.	3,000 00	2,992 50	2,610 00
*Chatham, N.B., 1941, 4 p.c.	4,000 00	4,000 00	3,120 00
*Dartmouth, N.S., 1940, 5 p.c.	12,000 00	12,000 00	10,800 00
Glace Bay, N.S., 1932, 4 p.c.	6,000 00	6,000 00	5,040 00
*Kentville, N.S., 1936, 4½ p.c.	3,000 00	2,943 90	2,580 00
*Kentville, N.S., 1940, 5 p.c.	3,000 00	3,000 00	2,700 00
Louisburg, N.S., 1930, 5½ p.c.	1,000 00	995 00	960 00
New Glasgow, N.S., 1937, 4½ p.c.	1,000 00	905 00	860 00
Parrsboro, N.S., 1928, 4 p.c.	5,000 00	5,000 00	4,450 00
Yarmouth, N.S., 1923, 4 p.c.	3,000 00	2,775 00	2,910 00
<i>Miscellaneous—</i>			
Eastern Canada L. & S. Co., 1923, 5½ p.c.	3,000 00	3,000 00	2,970 00
Eastern Canada L. & S. Co., 1924, 5½ p.c.	2,000 00	2,000 00	1,980 00
Total par, book and market values.....	\$ 95,500 00	\$ 94,667 27	\$ 87,680 00

SCHEDULE C

Stocks owned by the Company, viz.:—

Bank of Montreal, 33 shares.....	\$ 3,300 00	\$ 7,886 42	\$ 7,062 00
Bank of Nova Scotia, 416 shares.....	41,600 00	113,336 00	104,832 00
Canadian Bank of Commerce, 219 shares.....	21,900 00	43,590 75	40,296 00
Merchants Bank of Canada, 125 shares.....	12,500 00	21,336 23	14,000 00
Molsons Bank of Canada, 75 shares.....	7,500 00	14,642 00	12,975 00
Royal Bank of Canada, 450 shares.....	45,000 00	89,540 51	90,450 00
Eastern Trust Co., 144 shares.....	14,400 00	17,040 00	23,328 00
N.S. Savings, Loan and Building Society, 59 shares....	18,914 60	14,160 00	20,036 64

Total par, book and market values.....	\$ 165,114 60	\$ 321,531 91	\$ 312,979 64
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*On deposit with Receiver General.

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THE HARDWARE DEALERS MUTUAL FIRE INSURANCE CO. OF WISCONSIN

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, O. P. SCHLAFFER—Secretary, P. J. JACOBS—Principal Office, Stevens Point, Wis
Chief Agent in Canada, C. L. CLARK—Head Office in Canada, Winnipeg, Man.

(Incorporated, 1903. Dominion license issued August 18, 1920)

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bond on deposit with Receiver General, viz.:—

	Par value	Market value
Dom. of Canada bonds, 1929, 5½ p.c.....	\$ 55,000 00	\$ 56,100 00
Carried out at market value.....		\$ 56,100 00

Other Assets in Canada

Cash in banks:—

Bank of Montreal, Winnipeg.....	\$ 3,559 51	
Canadian Bank of Commerce, Winnipeg.....	4,015 00	
Total cash in banks.....	\$ 7,574 51	
Cash at chief agency in Canada.....	6 67	
Interest accrued.....	1,260 40	
Agents' balances and premiums uncollected (\$484.32 prior to Oct. 1, 1921).....	10,475 11	
Gross assets in Canada.....	\$ 75,416 69	
Deduct assets not admitted.....	484 32	
Net admitted assets in Canada.....	\$ 74,932 37	

LIABILITIES IN CANADA

Net amount of claims, unadjusted.....	\$ 3,455 69	
Reserve of unearned premiums, \$23,238.13; carried out at 80 per cent.....	18,590 50	
Agency and other expenses.....	180 00	
Taxes due and accrued.....	400 00	
Total liabilities in Canada.....	\$ 22,626 19	

INCOME IN CANADA

Gross premiums written during the year.....	\$ 52,244 34	
Deduct return premiums.....	9,464 36	
Net premiums written.....	\$ 42,779 98	
Interest earned on investments.....	44 58	
Total income in Canada.....	\$ 42,824 56	

EXPENDITURE IN CANADA

Net losses incurred during the year.....	\$ 12,926 04	
Adjustment expenses.....	362 46	
Dividends to policy holders.....	1,623 23	
Commission or brokerage.....	12,149 33	
Taxes.....	1,446 23	
Paid for salaries, fees and all other charges of officials, viz.:—Salaries of chief agency officials, \$2,352.11; travelling expenses, officials, \$230; agents, \$106.95.....	2,689 06	
Miscellaneous expenditure, viz.: Postage, telegrams, express and telephone, \$272.85; printing and stationery, \$1,371.60; advertising, \$617.46; furniture and fixtures, \$1,253.41; rents, \$379.55; legal expenses, \$10.....	3,904 87	
Total expenditure in Canada.....	\$ 35,101 22	

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THE HARDWARE DEALERS—Continued

RISKS AND PREMIUMS IN CANADA

	Amount	Premiums
	\$	\$ cts.
Gross in force at end of 1920.....	85,434	2,895 77
Taken in 1921, new and renewed.....	1,926,416	52,234 66
Totals.....	2,011,850	55,130 43
Deduct terminated.....	424,398	12,466 77
Gross and net in force at end of 1921.....	1,587,452	42,663 66

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

LEDGER ASSETS

Book value of real estate.....	\$ 121,975 71
Book value of bonds and stocks owned by the company.....	943,336 00
Cash on hand, in trust companies and in banks.....	91,327 77
Agents' balances and bills receivable.....	102,033 78
All other ledger assets.....	5,998 64
Total ledger assets.....	\$ 1,264,671 90

NON-LEDGER ASSETS

Interest due and accrued.....	12,324 69
Gross assets.....	\$ 1,276,996 59
Deduct assets not admitted.....	24,470 03
Net admitted assets.....	\$ 1,252,526 56

LIABILITIES

Net amount of unpaid claims.....	\$ 47,747 77
Adjustment expenses.....	500 00
Total unearned premiums.....	741,538 14
Federal, state and other taxes due or accrued (estimated).....	15,000 00
Salaries, rents, etc., due or accrued.....	500 00
Dividends declared but unpaid.....	3,103 46
Total liabilities, excluding capital stock.....	\$ 808,389 37
Surplus over all liabilities.....	444,137 19
Total liabilities.....	\$ 1,252,526 56

INCOME

Net cash received for premiums.....	\$ 1,253,625 58
Received for interest and dividends.....	42,765 49
Rents.....	93 00
All other income.....	405 21
Gross increase, by adjustment, in book value of bonds.....	3,720 00
Total income.....	\$ 1,300,609 28

DISBURSEMENTS

Net amount paid during the year for claims.....	\$ 305,323 04
Expenses of adjustment and settlement of claims.....	4,940 77
Rents.....	5,695 52
Allowances to agencies for miscellaneous agency expenses.....	69,089 07
Field supervisory expenses.....	18,659 48
Salaries, fees and all other charges of officers, directors, trustees and home office employees	80,538 02
Inspections, surveys, underwriters' boards and tariff associations.....	10,573 79

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THE HARDWARE DEALERS—*Concluded*DISBURSEMENTS—*Concluded*

Federal taxes.....	\$	6,457 82
State taxes on premiums, Insurance Department licenses and fees.....		18,558 65
Dividends to policyholders.....		482,170 54
Gross decrease by adjustment in book value of real estate.....		50,000 00
Real estate expenses.....		773 52
Agents' balances charged off.....		733 49
All other disbursements.....		42,372 02
Total disbursements.....	\$	<u>1,095,885 73</u>

RISKS AND PREMIUMS

Amount of risks written or renewed during the year.....	\$91,821,378 00
Premiums thereon.....	1,673,326 97
Amount of policies terminated.....	10,186,367 00
Premiums thereon.....	209,128 05
Net amount in force at December 31, 1921.....	73,047,104 00
Premiums thereon.....	<u>1,306,862 00</u>

HARTFORD FIRE INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, R. M. BISSEL,—Secretary, D. J. GLAZIER—Principal Office, Hartford, Conn.—Chief Agent in Canada, P. A. MCCALLUM—Head Office in Canada, Toronto

(Incorporated May, 1810. Commenced business in Canada November, 1836)

CAPITAL

Amount of joint stock capital authorized.....	\$10,000,000 00
Amount subscribed and paid in cash.....	4,000,000 00

ASSETS IN CANADA

(Held solely for the protection of Canadian policyholders)

Market value of bonds, debentures and stock on deposit with Receiver General. (For details, see Schedule B).....	\$ 1,842,528 41
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Other Assets in Canada

Cash in banks, viz.:—	
Imperial Bank of Canada, Toronto.....	\$ 180,279 11
Imperial Bank of Canada, Winnipeg.....	64,661 33
Royal Bank of Canada, Toronto.....	85,641 66
Royal Bank of Canada, Vancouver.....	9,866 43
Royal Bank of Canada, Winnipeg.....	24,971 86
Bank of Commerce, Vancouver.....	12,824 16
Total cash in banks.....	378,244 55
Interest accrued.....	23,252 72
Agents' balances and premiums uncollected, viz.:—	
Fire.....	\$ 365,281 42
Automobile (A).....	20,439 41
Explosion.....	662 52
Inland Transportation.....	2,593 31
Sprinkler.....	4,306 50
Tornado.....	1,264 33
Hail.....	1,026 22
Total.....	395,573 71
Total assets in Canada.....	\$ 2,639,599 39

LIABILITIES IN CANADA

Net amount of fire claims, unadjusted.....	\$ 145,265 64
Net amount of automobile (A) claims, unadjusted.....	2,858 17
Net amount of hail claims, unadjusted.....	554 48
Net amount of inland transportation claims, unadjusted.....	641 73
Net amount of tornado claims, unadjusted.....	1,205 67
Total net amount of unsettled claims.....	\$ 150,525 69
Reserve of unearned premiums, viz.:—	
Fire.....	\$ 1,173,901 05
Automobile (A).....	42,823 32
Explosion.....	7,724 68
Inland Transportation.....	2 50
Sprinkler Leakage.....	35,307 82
Tornado.....	48,006 26
Total, \$1,307,765.63; carried out at 80 per cent.....	1,046,212 50
Taxes due and accrued.....	58,553 61
Total liabilities in Canada.....	\$ 1,255,291 80

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HARTFORD FIRE—Continued

INCOME IN CANADA

Premiums	Class of Business			
	Fire	Automobile (A)	Explosion	Hail
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	1,910,645 91	90,922 52	18,858 04	478,459 95
Less reinsurance.....	102,251 73			8,847 52
Less return premiums.....	268,747 94	10,764 41	16,668 25	3,263 02
Total deduction.....	370,999 67			12,110 54
Net premiums written.....	1,539,646 24	80,158 11	2,189 79	466,349 41

Premiums	Class of Business			
	Inland Transportation	Rain	Sprinkler	Tornado
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	44,867 02	18,681 90	31,477 86	27,608 16
Less return premiums.....	816 56		2,675 57	1,374 62
Net premiums written.....	44,050 46	18,681 90	28,802 29	26,233 54

Net premiums written for all classes of business.....	\$ 2,206,111 74
Interest earned on investments.....	180,427 74
Total income in Canada.....	\$ 2,386,539 48

EXPENDITURE IN CANADA

Claims	Class of Business			
	Fire	Automobile (A)	Hail	Inland Transportation
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year..	821,398 81	26,677 61	577,405 23	26,439 28
Less savings and salvage.....	156 90			4,952 93
Less reinsurance.....	82,415 50		28,155 13	
Total deduction.....	82,572 40			
Net losses incurred during the year....	738,826 41	26,677 61	549,250 10	21,486 35

Claims	Class of Business		
	Rain	Sprinkler	Tornado
	\$ cts.	\$ cts.	\$ cts.
Net losses incurred during the year.....	5,362 56	2,079 31	5,804 33

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HARTFORD FIRE—Continued

EXPENDITURE IN CANADA—Concluded

Total net for all claims incurred in Canada.....	\$ 1,349,486 67
Adjustment expenses, fire, \$11,089.08; other, \$1,273.62.....	12,362 70
Commission and brokerage, fire, \$343,384.51; other, \$174,555.90.....	517,940 41
Commission on profits, fire.....	11,097 45
Taxes, fire, \$47,670.60; other \$20,739.82.....	68,410 42
*Salaries, fees and travelling expenses:—Salaries of other than chief agency, \$66,340.74; general and special agents, \$12,852.23; travelling expenses of other than chief agency, \$14,930.46.....	94,123 43
†Miscellaneous expenditure, viz.:—Advertising, \$600.55; fire departments, patrol and salvage corps assessments, etc., \$8.68; furniture and fixtures, \$11,795.32; inspections and surveys, \$10,213.41; legal expenses, \$161.29; maps and plans, \$3,861.89; postage, telegrams, telephones and express, \$11,330.48; printing and stationery, \$7,627.88; rents, \$4,870.44; underwriters' boards, associations, etc., \$18,847.39; sundry, \$259.75.....	69,577 08
Total expenditure.....	<u>\$ 2,122,998 16</u>

* (Of which \$80,847.54 belongs to fire business).

† (Of which \$62,551.33 belongs to fire business).

SUMMARY OF RISKS AND PREMIUMS IN CANADA

Risks and Premiums	Class of Business					
	Fire		Automobile (A)	Explosion	Hail	
	Amount	Premiums	Premiums	Premiums	Premiums	
	\$	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Gross in force at end of 1920.....	194,585,968	2,025,969 04	44,387 35	15,810 69		
Taken in 1921, new and renewed.....	211,939,594	2,144,504 79	111,252 03	18,858 04	478,459 95	
Totals.....	406,525,562	4,170,473 83	155,639 38	34,668 73		
Less ceased.....	157,485,330	1,644,686 32	69,992 75	19,219 36	478,459 95	
Gross in force at end of 1921.....	249,040,232	2,525,787 51	85,646 63	15,449 37		
Less reinsured.....	43,442,019	159,152 92				
Net in force at end of 1921.....	205,598,213	2,366,634 59	85,646 63	15,449 37		

Premiums	Class of Business			
	Inland Transportation	Rain	Sprinkler Leakage	Tornado
	Premiums	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	19 00		56,938 32	78,206 81
Taken in 1921, new and renewed.....	44,867 02	18,681 90	31,477 86	27,608 16
Totals.....	44,886 02		88,416 18	105,814 97
Less ceased.....	44,881 02	18,681 90	23,167 80	11,473 43
Gross and net in force at end of 1921.....	5 00		65,248 38	94,341 54

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HARTFORD FIRE—Continued

SCHEDULE B

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value	Market value
Dom. of Canada Victory Loan, 1933, 5½ p.c.....\$	405,000 00	\$ 409,050 00
Dom. of Canada bonds, 1926, 5 p.c.....	45,000 00	45,000 00
Dom. of Canada bonds, 1931, 5 p.c.....	30,000 00	29,700 00
Dom. of Canada Victory Loan, 1934, 5½ p.c.....	450,000 00	445,500 00
Province of Alberta, 1924, 4½ p.c.....	35,000 00	35,350 00
Province of Ontario, 1925, 4½ p.c.....	50,000 00	50,000 00
<i>Cities—</i>		
Hamilton, 1927, 4 p.c.....	50,000 00	46,000 00
“ 1930, 4½ p.c.....	10,000 00	9,200 00
“ 1931, 4½ p.c.....	10,000 00	9,200 00
“ 1934, 4½ p.c.....	50,000 00	45,000 00
London, 1924, 3½ p.c.....	59,000 00	56,050 00
Montreal Stock 4 p.c.....	62,500 00	45,000 00
Toronto, 1929, 3½ p.c.....	68,133 34	59,276 01
“ 1930, 3½ p.c.....	39,906 67	34,319 74
“ 1944, 3½ p.c.....	126,533 33	92,369 33
“ 1945, 3½ p.c.....	73,000 00	53,290 00
“ 1955, 4½ p.c.....	13,000 00	10,790 00
Vancouver, 1923, 4½ p.c.....	50,000 00	49,000 00
Victoria, 1923, 4 p.c.....	26,000 00	25,220 00
Westmount, 1955, 4½ p.c.....	25,000 00	20,500 00
Winnipeg, 1941, 3½ p.c.....	50,000 00	37,000 00
<i>Towns—</i>		
Maisonneuve, 1954, 5 p.c.....	24,333 33	21,413 33
Verdun, 1954, 5 p.c.....	30,000 00	25,800 00
<i>School—</i>		
Winnipeg, 1941, 4 p.c.....	50,000 00	39,000 00
<i>Railway—</i>		
C.N.R. Winnipeg Term. (g'teed by Prov. of Man.), 1939, 4 p.c.....	150,000 00	124,500 00
<i>Miscellaneous—</i>		
Can. Perm. Mtge. Corp., 1923, 4½ p.c.....	25,000 00	25,000 00
Total on deposit with Receiver General.....	\$ 2,007,406 67	\$ 1,842,528 41

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER, 31, 1921

LEDGER ASSETS

Book value of real estate.....	\$ 3,988,807 83
Mortgage loans on real estate, first liens.....	697,750 00
Loans secured by pledge of bonds, stocks or other collaterals.....	14,500 00
Book value of bonds and stocks.....	40,423,000 85
Cash on hand, in trust companies and in banks.....	4,286,342 18
Agents' balances and bills receivable.....	8,408,887 09
Bills receivable taken for fire risks.....	109,376 05
Total ledger assets.....	\$57,928,664 00

NON-LEDGER ASSETS

Interest due and accrued.....	438,615 13
Market value of real estate over book value.....	9,192 17
Reinsurance due on claims paid.....	70,908 82
Gross assets.....	\$58,447,380 12
Deduct assets not admitted.....	2,276,294 63
Net admitted assets.....	\$56,171,085 44

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HARTFORD FIRE—*Concluded*

LIABILITIES

Net amount of unpaid claims.....	\$ 4,707,094 15
Unearned premiums.....	32,044,680 15
Salaries, rents, expenses, bills, etc., due or accrued.....	100,000 00
Federal, state or other taxes due or accrued (estimated).....	1,000,000 00
Contingent commissions or other charges due or accrued.....	59,458 33
Special reserve.....	1,000,000 00
All other liabilities.....	541 67
Total liabilities, except capital stock.....	<u>\$38,911,774 30</u>
Capital stock paid in cash.....	4,000,000 00
Surplus.....	<u>13,259,311 14</u>
Total liabilities.....	<u>\$56,171,085 44</u>

INCOME

Net cash received for premiums.....	\$40,358,300 38
Interest and dividends.....	2,028,143 41
Rents.....	67,967 16
Agents' balances previously charged off.....	976 58
Gross profit on sale or maturity of bonds.....	6,257 30
Gross increase by adjustment in book value of bonds.....	114,519 00
Other income.....	33,619 94
Total income.....	<u>\$42,609,783 77</u>

DISBURSEMENTS

Net amount paid for claims.....	\$22,806,714 04
Expenses of adjustment and settlement of claims.....	653,526 63
Dividends to shareholders.....	1,200,000 00
Commissions or brokerage including agents' allowances.....	9,242,753 50
Total field supervisory expenses.....	2,007,657 66
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	2,022,200 83
Rents.....	215,047 65
Fire departments, fire patrol and salvage corps assessments, fees, taxes and expenses.....	198,387 00
Inspections and surveys including underwriters' boards and tariff associations.....	723,654 67
Taxes on real estate, \$26,955.18; other expenses, \$114,487.36.....	141,442 54
State taxes on premiums, Insurance Department licenses and fees.....	1,263,920 31
Agents' balances charged off.....	29,692 67
Gross loss on sale or maturity of bonds and stocks.....	117,267 47
Gross decrease, by adjustment, in book value of bonds.....	245,761 90
Federal taxes.....	550,550 70
All other disbursements.....	1,014,335 19
Total disbursements.....	<u>\$42,432,912 76</u>

RISKS AND PREMIUMS—FIRE RISKS

Amount of policies written or renewed during the year.....	\$ 4,867,404,129 00
Premiums thereon.....	47,588,502 17
Amount terminated during the year.....	962,517,988 00
Premiums thereon.....	9,239,279 40
Net amount in force December 31, 1921.....	3,191,436,452 00
Premiums thereon.....	<u>32,283,181 43</u>

SESSIONAL PAPER No. 8

THE HOME INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, ELBRIDGE G. SNOW—Vice-President and Secretary, WILFRID KURTH—Principal Office, New York—Chief Agent in Canada, F. W. EVANS—Head Office in Canada, Montreal

(Incorporated, 1853. Commenced business in Canada January 1, 1902)

CAPITAL

Amount of capital authorized, subscribed, and paid in cash.....\$12,000,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Market value of bonds and debentures on deposit with Receiver General. (*For details, see Schedule B*).....\$ 2,335,654 00

Other Assets in Canada

Cash in Royal Bank of Canada, Montreal (current acct.) \$390,055.34; (savings acct.) \$400,000 790,055 54

Agents' balances and premiums uncollected, viz.:—

Fire (\$30,321.49 on business prior to Oct. 1, 1921).....\$ 286,266 34

Automobile (A) (\$3,510.04 on business prior to Oct. 1, 1921)..... 20,459 95

Automobile (B) (\$1,769.59 on business prior to Oct. 1, 1921)..... 2,092 43

Explosion, (\$9,269.19 on business prior to Oct. 1, 1921)..... 9,610 07

Crop 594 78

Hail 3,442 24

Sprinkler Leakage (\$3.06 on business prior to Oct. 1, 1921)..... 2,634 19

Tornado (\$1,117.49 on business prior to Oct. 1, 1921)..... 3,393 36

Total..... 328,493 36

Gross assets in Canada.....\$ 3,454,202 90

Deduct assets not admitted..... 50,027 88

Net admitted assets in Canada.....\$ 3,404,175 02

LIABILITIES IN CANADA

Net amount of fire claims, unadjusted (\$23,909 accrued prior to 1921).....\$ 319,084 00

Net amount of automobile (A) claims, unadjusted (\$3,786 accrued in previous years)..... 38,166 00

Net amount of automobile (B) claims, unadjusted (\$236 accrued prior to 1921)..... 4,902 00

Net amount of hail claims, unadjusted..... 742 00

Net amount of crop claims, unadjusted..... 1,674 00

Net amount of tornado claims, unadjusted (322 accrued prior to 1921)..... 11,065 00

Total net amount of unsettled claims.....\$ 375,633 00

Reserve of unearned premiums, viz.:—

Fire.....\$ 1,223,383 22

Automobile (A)..... 63,454 21

Automobile (B)..... 11,200 98

Explosion..... 1,793 96

Sprinkler..... 15,209 62

Tornado..... 70,115 59

Total, \$1,385,157.58; carried out at 80 per cent..... 1,108,126 06

Taxes due and accrued, fire, \$34,958.22; other, \$16,242.26..... 51,200 48

Agency and other expenses: fire, \$13,639.68; other, \$3,397.67..... 17,037 35

Total liabilities in Canada.....\$1,551,996 89

THE HOME—Continued

INCOME IN CANADA

Premiums	Class of Business				
	Fire	Automobile (A)	Automobile (B)	Explosion	Hail
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross written.....	2,200,041 56	189,035 47	40,222 02	8,681 34	432,912 35
Less reinsurance ceded....	97,397 61				650 70
Less return premiums.....	390,858 98	40,049 07	13,782 12	3,421 03	2,296 54
Total deduction.....	488,256 59				2,947 24
Net written.....	1,711,784 97	148,986 40	26,439 90	5,260 31	429,965 11

Premiums	Class of Business			
	Crop	Rain	Sprinkler	Tornado
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross written.....	12,489 77	2,255 46	17,919 46	44,066 51
Less reinsurance ceded.....				
Less return premiums.....	221 35	220 00	2,323 79	2,710 75
Net written.....	12,268 42	2,035 46	15,595 67	41,355 76

Premiums written for all classes of business.....	\$ 2,393,692 00
Interest earned on investments.....	146,382 32
Total income in Canada.....	\$ 2,540,074 32

EXPENDITURE IN CANADA

Claims	Class of Business			
	Fire	Automobile (A)	Automobile (B)	Crop
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year..	1,273,806 21	120,995 15	32,277 91	40,091 49
Less savings and salvage.....	1,052 09	873 40	63 85	
Less reinsurance.....	19,480 37			
Total deduction.....	20,532 46			
Net incurred for said claims.....	1,253,273 75	120,121 75	32,214 06	40,091 49

Claims	Class of Business			
	Hail	Rain	Sprinkler	Tornado
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year..	698,707 85	1,326 00	8,804 71	24,860 53
Less savings and salvage.....	5 00			
Net incurred for said claims.....	698,702 85	1,326 00	8,804 71	24,860 53

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THE HOME—Continued

EXPENDITURE IN CANADA—Concluded

Total net incurred for claims for all classes of business in Canada.....	\$ 2,179,395 14
Adjustment expenses, fire, \$20,250 21; other, \$9,536.87.....	29,787 08
Commission and brokerage, fire, \$411,799.75; other, \$133,688.56.....	550,488 31
Commission on profits, fire, \$13,443.62; other, \$500.....	13,943 62
Taxes, fire, \$52,878.69; other, \$22,247.50.....	75,126 19
*Salaries, fees and travelling expenses:—Salaries: Chief agency and other, \$50,580.03; general and special agents, \$66,760.85; travelling expenses:—chief agency and other, \$1,662.05; agents, \$50,144.52.....	169,147 45
†Miscellaneous expenditure, viz.: Advertising, \$1,107.13; fire departments, patrol and salvage corps assessments, etc., \$6,324.43; furniture and fixtures, \$450.89; legal expenses, \$1,898.37; maps and plans, \$2,613.45; postage, telegrams, telephones and express, \$16,848.94; printing and stationery, \$35,272.23; rents, \$12,183.46; underwriters' boards, associations, etc., \$22,944.44.....	99,643 34
Total expenditure in Canada.....	\$ 3,117,531.13

SUMMARY OF RISKS AND PREMIUMS IN CANADA

	Amount	Premiums
	\$	\$ cts.
Gross in force at end of 1920.....	180,723,339	2,437 255 21
Taken in 1921, new and renewed.....	175,760,150	2,199,441 56
Totals.....	356,483,489	4,636,696 77
Less ceased.....	166,745,050	2,110,893 42
Gross in force at end of 1921.....	189,738,439	2,525,803 35
Less reinsured.....	13,013,256	106,729 94
Net in force at end of 1921.....	176,725,183	2,419,073 41

	Auto (A)	Auto (B)	Crop
	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	85,858 17	18,803 78	
Taken in 1921, new and renewed.....	189,035 47	40,222 02	12,489 77
Totals.....	274,893 64	59,025 80	
Less ceased.....	148,048 55	36,623 84	12,489 77
Gross and net in force at end of 1921.....	126,845 09	22,401 96	

	Explosion	Hail	Rain	Sprinkler Leakage	Tornado
	Premiums	Premiums	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	5,089 37			18,027 25	111,194 44
Taken in 1921, new and renewed.....	8,681 34	432,912 35	2,255 46	17,919 46	44,066 51
Totals.....	13,770 71			35,946 71	155,260 95
Less ceased.....	9,782 78	432,912 35	2,255 46	9,128 36	21,403 72
Gross and net in force at end of 1921.....	3,987 93			26,818 35	133,857 23

* (Of which \$121,811.94 belongs to fire business).

† (Of which \$76,455.22 belongs to fire business).

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THE HOME—Continued

SCHEDULE B

Bonds and debentures on deposit with Receiver General.—

Governments—

	Par value	Market value
Dominion of Canada War Loan, 1925, 5 p.c.....	\$ 50,000 00	\$ 48,500 00
Dominion of Canada bonds, 1926, 5 p.c.....	100,000 00	100,000 00
Dominion Victory Loan, 1934, 5½ p.c.....	450,000 00	445,500 00
Dominion of Canada bonds, 1929, 5½ p.c.....	100,000 00	102,000 00
Dominion of Canada Victory Loan, 1933, 5½ p.c.....	500,000 00	505,000 00
Dominion of Canada War Loan, 1937, 5 p.c.....	50,000 00	50,500 00
Province of Alberta, 1924, 4½ p.c.....	200,000 00	202,000 00
Province of Ontario, 1941, 4½ p.c.....	35,000 00	35,000 00

Cities—

Montreal, 1956, 5 p.c.....	80,000 00	71,200 00
Toronto, 1944, 4 p.c.....	213,333 33	192,234 00
Toronto, 1948, 4 p.c.....	107,066 67	83,512 00
Victoria, 1923, 4½ p.c.....	50,000 00	48,500 00

Town—

Maisonneuve, 1950, 4½ p.c.....	146,000 00	119,720 00
Maisonneuve, 1953, 5 p.c.....	97,333 33	85,654 00

School—

Edmonton, 1953, 5 p.c.....	50,000 00	38,000 00
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Railway—

Grand Trunk Pacific Sterling Bonds, 1962, 4 p.c.....	121,667 00	97,334 00
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Miscellaneous—

Can. Perm. Mtge Corp., 1924, 4½ p.c.....	25,000 00	25,000 00
Toronto Harbour Commissioners (g'tced by City of Toronto), 1953, 4½ p.c.....	100,000 00	86,000 00

Total on deposit with Receiver General.....	\$ 2,505,400 33	\$ 2,335,654 00
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GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

INCOME

Total premium income.....	\$42,134,513 55
Received for interest and dividends.....	3,275,311 48
Bills receivable.....	7,078 20
Branch offices—temporary bank balances.....	1,971 30
Surplus paid in by stockholders.....	3,000,000 00
Gross profit on sale or maturity of bonds and stocks.....	201,361 64
All other income.....	1,640 48
Total income.....	\$48,621,876 65

DISBURSEMENTS

Net amount paid for claims.....	\$25,799,676 42
Expenses of adjustment and settlement of claims.....	912,554 49
Paid stockholders for interest or dividends.....	2,250,000 00
Commission or brokerage.....	10,237,938 82
Total field supervisory expenses.....	1,471,669 42
Salaries, fees and all other charges of officers, directors, trustees and home office employees	1,641,849 67
Rents.....	295,735 22
Federal taxes.....	308,444 19
State taxes on premiums, Insurance Department licenses and fees, etc.....	1,199,620 22
Inspections and surveys, including underwriters' boards and tariff associations.....	573,818 16
Agents' balances charged off.....	1,525 13
Gross loss on sale of bonds and stocks.....	1,233,607 18
All other disbursements.....	994,705 03

Total disbursements.....	\$46,921,143 95
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LEDGER ASSETS

Book value of bonds and stocks owned.....	\$61,587,013 17
Cash in banks and trust companies.....	4,890,674 55
Agents' balances subsequent to Oct. 1, 1921.....	5,926,852 56
Agents' balances prior to Oct. 1, 1921.....	952,262 84
Bills receivable, taken for fire risks.....	19,512 63
Total ledger assets.....	\$73,376,315 75

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THE HOME—*Concluded*

NON-LEDGER ASSETS

Interest due and accrued.....	\$ 694,866 00
Market value of bonds and stocks over book value.....	2,027,966 40
Recoverable for reinsurance on paid losses.....	804,179 00
Gross assets.....	\$76,903,327 15
Deduct assets not admitted.....	971,775 47
Net admitted assets.....	<u>\$75,931,551 68</u>

LIABILITIES

Net amount of unpaid claims.....	\$ 6,623,127 23
Total unearned premiums.....	34,250,780 00
Salaries, rents, etc., due and accrued.....	200,000 00
Federal, state and other taxes due or accrued (estimated).....	1,000,000 00
Funds held under reinsurance treaties.....	891,476 14
Total liabilities, excluding capital stock.....	\$42,967,383 37
Capital stock paid up in cash.....	12,000,000 00
Surplus over all liabilities.....	20,964,168 31
Total liabilities.....	<u>\$75,931,551 68</u>

RISKS AND PREMIUMS

FIRE RISK

Amount of risks written or renewed during the year.....	\$ 4,973,707,525 00
Premium thereon.....	48,500,424 74
Amount of policies terminated.....	993,321,157 00
Premiums thereon.....	9,868,206 74
Net amount in force at December 31, 1921.....	3,232,329,791 00
Premiums thereon.....	<u>32,455,091 00</u>

12 GEORGE V, A. 1922

THE HUDSON BAY INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President and Manager, J. H. LABELLE—Vice-President, F. W. WALKER—Secretary, F. J. WALKER—Principal Office, Montreal

(Incorporated by chapter 50 of the Statutes of 1908 of Saskatchewan. Incorporated May 4, 1910, by an Act of the Parliament of Canada, 9-10 Edward VII, chap. 110; amended in 1913, by 3-4 George V, chap. 130. Dominion license issued December 6, 1910.)

CAPITAL

Amount of joint stock capital authorized.....	\$ 1,800,000 00
Amount subscribed.....	785,160 00
Amount paid thereon in cash.....	229,150 00
Premiums paid on capital stock.....	45,970 00

(For List of Shareholders, see Appendix)

ASSETS

Value of real estate held by the company. (For details, see Schedule A).....	\$ 80,732 13
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	13,432 06
Book value of bonds and debentures owned. (For details, see Schedule B).....	239,394 52
Cash at head office.....	3,163 04
Cash in banks, viz:—	
Royal Bank of Canada, Montreal.....	\$ 15,264 32
“ “ Winnipeg.....	2,899 10
“ “ Toronto.....	2,336 67
“ “ Vancouver.....	5,369 50
“ “ Calgary.....	5,616 73
“ “ Halifax.....	4,520 75
Total cash in banks.....	36,007 07
Royal Insurance Company (general acct.).....	3,216 35
Interest due, \$221.36; accrued, \$3,217.74.....	3,439 10
Agents' balances and premiums uncollected (\$1,519.61 on business prior to Oct. 1, 1921).....	40,650 16
Reinsurance losses due.....	14 95
Total.....	\$ 470,049 39
Deduct market value of bonds and debentures under book value.....	422 24
Gross assets.....	\$ 469,627 15
Deduct assets not admitted.....	1,519 61
Net admitted assets.....	\$ 468,107 54

LIABILITIES

Total net amount of claims, unadjusted.....	\$ 13,882 00
Reserve of unearned premiums, \$169,199.93; carried out at 80 per cent.....	135,359 94
Taxes due and accrued.....	5,070 00
Reinsurance premiums due.....	51,684 24
Sundries.....	90 22
Total liabilities.....	\$ 206,186 40
Surplus of assets over liabilities.....	\$ 261,921 14
Capital stock paid in cash.....	229,150 00
Surplus of assets over all liabilities.....	\$ 32,771 14

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THE HUDSON BAY—Continued

INCOME

Gross premiums written.....	\$ 358,041 01	
Deduct reinsurances, \$105,175.06; return premiums, \$67,447.20.....	172,622 26	
Net premiums written.....		\$ 185,418 75
Interest earned on investments.....		15,722 49
Rents earned.....		229 38
Profit on sale of real estate.....		355 85
All other income earned.....		1 29
Total income.....	\$ 201,727 76	

EXPENDITURE

Gross losses incurred during the year.....	\$ 180,735 30	
Deduct reinsurances, \$53,395.50; salvage, \$131.45.....	53,526 95	
Net losses incurred.....		\$ 127,208 35
Adjustment expenses.....		3,405 30
Commission and brokerage.....		24,925 22
Commission on profits.....		206 61
Taxes.....		10,397 82
Salaries: home officials, \$9,817.67; other, \$19,698.45; fees, directors', \$2,260; auditors, \$514.29; travelling expenses, official, \$353.94.....		32,644 35
Miscellaneous expenditure, viz.: Advertising, \$659.26; furniture and fixtures, \$795; inspections, \$2,369.39; maps and plans, \$909.41; postage, telegrams, telephones and express, \$2,102.42; printing and stationery, \$4,323.65; rents, \$3,481.76; miscellaneous expenses, \$1,262.58; underwriters' boards, \$4,415.09; legal expenses, \$41.99; fire department, etc., \$916.02.....		21,276 57
Total expenditure.....	\$ 220,064 22	

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT
LICENSED UNDER THE INSURANCE ACT

Amount of reinsurance premiums ceded to unlicensed companies.....	\$ 81,008 27
Amount of commission thereon.....	25,071 70
Amount of losses incurred by said companies.....	47,951 88
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$54,441.75; carried out at 80 per cent.....	43,553 40
Amount of reinsurance premiums payable to such companies.....	51,490 20
Amount of losses due and recoverable from such companies.....	2,712 00

RISKS AND PREMIUMS

	Amount	Premiums
Gross in force at end of 1920.....	\$ 35,239,012	\$ 478,914 93
Taken in 1921, new.....	27,469,056	358,041 01
Totals.....	\$ 62,708,068	\$ 836,955 94
Less ceased.....	27,547,268	357,311 04
Gross in force at end of 1921.....	\$ 35,160,800	\$ 479,644 90
Less reinsured.....	10,942,782	138,717 41
Net in force at end of 1921.....	\$ 24,218,018	\$ 340,927 49

SCHEDULE A

Real Estate owned by the Company, viz.:—

Description of Property—	Actual cost	Book value	Market value
Office building, Vancouver, B.C.....	\$ 84,249 60	\$ 60,000 00	\$ 60,000 00
Lots 23-24 Sub-div. c of Block 174 D. h 364a Vancouver.....	4,032 13	4,032 13	6,000 00
Lot 8, B.5, Sub-div. Dist. Lot 185, Group 1; Vancouver Dist., Seaton St.....	19,475 20	15,000 00	16,000 00
Lots 15 to 28 inclu. in B. 21; Lots 1 to 28 inclu. in B. 20;—W. ¼ sec. 8 Tp. 11, R. 4 E.P.M., Man.....	11,542 49	1,700 00	3,000 00
Totals.....	\$ 119,299 42	\$ 80,732 13	\$ 85,000 00

THE HUDSON BAY—*Concluded*

SCHEDULE B

Bonds and debentures owned:—

On deposit with Receiver General—

	Par value	Book value	Market value
Dom. of Canada Victory Loan, 1937, 5½ p.c.....	\$ 2,000 00	\$ 2,085 00	\$ 2,080 00
<i>Cities—</i>			
Brandon, 1939, 5 p.c.....	3,000 00	3,000 00	2,580 00
Calgary, 1929, 5 p.c.....	3,000 00	3,157 88	2,730 00
Edmonton, 1945, 4½ p.c.....	2,976 38	2,678 74	2,232 29
Fernie, 1939, 5 p.c.....	2,000 00	1,818 19	1,640 00
Kelowna, 1935, 5 p.c.....	3,000 00	2,727 28	2,550 00
Lethbridge, 1939, 4½ p.c.....	3,000 00	2,700 00	2,280 00
Medicine Hat, 1928, 5 p.c.....	3,000 00	3,000 00	2,730 00
Nanaimo, 1950, 5 p.c.....	3,000 00	2,857 14	2,370 00
New Westminster, 1945, 5 p.c.....	5,000 00	5,000 00	4,150 00
North Vancouver, 1960, 5 p.c.....	5,000 00	5,000 00	3,750 00
Port Arthur, 1928, 5 p.c.....	3,000 00	3,000 00	2,760 00
Revelstoke, 1960, 5 p.c.....	3,000 00	2,857 14	2,340 00
Saskatoon, 1939, 5 p.c.....	3,000 00	3,000 00	2,550 00
Strathcona, 1949, 4½ p.c.....	2,000 00	1,800 00	1,460 00
Victoria, 1943, 4½ p.c.....	3,000 00	3,000 00	2,340 00
Winnipeg, 1923, 4 p.c.....	5,000 00	4,444 45	4,900 00
<i>Town—</i>			
Weyburn, 1950, 5 p.c.....	3,000 00	2,857 14	2,250 00
<i>Townships or Districts—</i>			
Oak Bay, B.C., 1929, 5 p.c.....	2,000 00	2,000 00	1,860 00
Richmond, B.C., 1959, 4½ p.c.....	3,000 00	2,454 55	1,860 00
Total on deposit with Receiver General.....	\$ 61,976 38	\$ 59,437 51	\$ 51,412 29
<i>Held by the Company—</i>			
Dom. of Can. Victory Loan, 1933, 5½ p.c.....	10,000 00	10,000 00	10,100 00
Dom. of Can. Victory Loan, 1934, 5½ p.c.....	115,600 00	110,976 00	114,444 00
Dom. of Can. Victory Loan, 1937, 5½ p.c.....	45,000 00	44,918 75	46,800 00
Prov. of Ontario, 1935, 6 p.c.....	30,000 00	27,900 00	30,900 00
<i>Town—</i>			
Maisonneuve, 1952, 4½ p.c.....	29,200 00	25,173 32	23,652 00
<i>Railway—</i>			
G.T.P. (g'teed by Dom. of Can.), 1962, 4 p.c.....	14,580 00	10,988 95	11,664 00
Total par, book and market values.....	\$ 306,356 38	\$ 289,394 53	\$ 288,972 29

SESSIONAL PAPER No. 8

THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, HERBERT C. COX—Vice-President, NOEL MARSHALL—Managing Director, E. WILLIAMS—Secretary, FRANK W. COX—Principal Office, Toronto

(Incorporated May, 1905. On December 10, 1910, the power of the company was extended to include burglary and plate glass insurance, under the provisions of section 81 of the Insurance Act, 1910. On May 7, 1914, its power was further extended to include automobile insurance under the provisions of the said section, on September 5, 1916, its power was further extended to include insurance of automobiles against fire under the provisions of the said section, and on March 29, 1920, its power was further extended to include burglary insurance under the provisions of Section 77 of the Insurance Act, 1917. Commenced business in Canada July 1, 1905.)

CAPITAL

Amount of joint stock authorized and subscribed.....	\$ 1,000,000 00
Amount paid in cash.....	200,000 00
Amount of premium on capital stock paid in by shareholders.....	50,000 00

(For list of Shareholders, see Appendix)

ASSETS

Book value of real estate held by the company (<i>For details, see Schedule A</i>).....	\$ 1,474 88
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	5,500 00
Advances to agents and employees.....	14,773 30
Book value of bonds and debts. (<i>For details, see Schedule B</i>).....	390,323 86
Cash at head office.....	5,447 90

Cash in banks and loan companies, viz.:—

Central Canada Loan and Savings Co., Toronto (on interest).....	\$ 395 62
Toronto Savings and Loan Co., Peterborough (on interest).....	52,811 51
Merchants Bank of Canada, Winnipeg (not on interest).....	500 00
Bank of Nova Scotia, Toronto (not on interest).....	7,916 16
Standard Bank of Canada, Toronto (not on interest).....	1,449 27

Total cash in bank and loan companies..... 63,072 56

Deposit with Glass Underwriters' Association..... 100 00

Interest due, \$30; accrued, \$2,009.24..... 2,039 24

Agents' balances and premiums uncollected, viz.:—

Accident (\$1,805.10 on business prior to Oct. 1, 1921).....	\$ 27,259 91
Automobile (A) (\$1,834.49 prior to Oct. 1, 1921).....	5,293 16
Automobile (B) (\$3,412.51 prior to Oct. 1, 1921).....	11,775 81
Liability (\$197.77 on business prior to Oct. 1, 1921).....	518 02
Guarantee (\$382.11 on business prior to Oct. 1, 1921).....	4,327 16
Plate Glass (\$195.29 on business prior to Oct. 1, 1921).....	1,249 14
Sickness (\$922.52 on business prior to Oct. 1, 1921).....	16,853 14

Total..... 67,281 34

Amount due for reinsurance losses: Automobile (A) \$6,006.09; Automobile (B) \$3,143.16... 9,149 25

Office furniture and plans..... 7,511 04

Total..... \$ 566,673 37

Deduct market value of bonds, etc., under book value..... 15,727 66

Gross assets..... \$ 550,945 71

Deduct assets not admitted..... 16,260 83

Net admitted assets..... \$ 534,684 88

SESSIONAL PAPER No. 8

THE IMPERIAL GUARANTEE AND ACCIDENT—Continued

EXPENDITURE

Claims	Class of Business						
	Accident	Auto (A)	Auto (B)	Guarantee	Liability	Plate Glass	Sickness
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross loss incurred during the year.....	70,788 60	83,871 38	37,148 13	35,368 27	575 75	3,580 38	58,608 33
Less savings and salvage.....		787 58	632 22	2,445 54			
Less reinsurance.....	6,792 35	26,678 00	10,057 82				1,700 53
Total deduction.....		27,465 58	10,690 04				
Net amount incurred.....	63,996 25	56,405 80	26,458 09	32,922 73	575 75	3,580 38	56,907 80
Total net incurred for claims for all classes of business.....							\$ 240,846 80
Dividends declared stockholders.....							20,000 00
Commission and brokerage.....							125,449 85
Taxes.....							12,291 32
Salaries, fees and travelling expenses:—Salaries:—Chief Agency, \$46,454.43; general and special agents, \$18,487.25; fees:—Directors, \$4,100; auditors, \$700; travelling expenses:—Chief agency, \$1,052.65; agents, \$6,907.99.....							77,702 32
Miscellaneous expenditure, viz.:—Advertising, \$3,628.90; furniture and fixtures, \$1,877.76; postage, telegrams, telephones and express, \$3,073.17; printing and stationery, \$7,409.75; rents, \$7,927.20; underwriters' boards, associations, etc., \$1,336.78; sundry, \$2,716.35.....							27,969 91
Total expenditure.....							\$ 504,260 20

SUMMARY OF RISKS AND PREMIUMS

Risks and Premiums	Class of Business			
	Accident	Auto (A)	Auto (B)	Guarantee
	Premiums	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	161,252 92	79,133 48	69,524 25	47,267 12
Taken in 1921, new and renewed.....	193,788 23	104,281 46	113,128 28	52,496 63
Total.....	355,041 15	183,414 94	182,652 53	99,763 75
Less ceased.....	186,490 12	96,071 69	87,819 02	55,096 86
Gross in force at end of 1921.....	168,551 03	87,343 25	94,833 51	44,666 89
Less reinsured.....	27,144 25	29,726 13	32,849 62	4,102 93
Net in force at end of 1921.....	141,406 78	57,617 12	61,983 89	40,563 96

Premiums	Liability	Plate Glass	Sickness
	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	5,508 39	11,623 83	106,796 47
Taken in 1921, new.....	2,125 51	2,883 07	49,825 46
Taken in 1921—renewed.....	2,136 50	5,569 68	74,339 86
Total.....	9,770 40	20,076 58	230,961 79
Less ceased.....	2,778 42	10,671 15	126,298 50
Gross in force at end of 1921.....	6,991 98	9,405 43	104,663 29
Less reinsured.....	100 45		
Net in force at end of 1921.....	6,891 53	9,405 43	104,663 29

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THE IMPERIAL GUARANTEE AND ACCIDENT—*Concluded*

SCHEDULE A

	Actual cost and book value	Market value
Real estate owned, viz.:—		
Brandon, Man., lot 16, B 31, plan 17	\$ 428 91	\$ 428 91
St. Boniface, Man., lot 7, D.C.S. 86, plan 1099	572 32	1,000 00
Twp. of York, Ont., 5½ lot 325 (now Toronto, Ont.)	473 65	500 00
Totals.....	<u>\$ 1,474 88</u>	<u>\$ 1,928 91</u>

SCHEDULE B

Bonds and debentures owned by the company—

On deposit with Receiver General:—

	Par value	Book value	Market value
<i>Government—</i>			
Dom. of Canada Victory Loan, 1933, 5½ p.c.	\$ 15,000 00	\$ 15,000 00	\$ 15,150 00
Dom. of Canada, Victory Loan, 1937, 5½ p.c.	15,000 00	15,000 00	15,600 00
<i>Cities—</i>			
Kamloops, B.C., 1938, 6 p.c.	5,000 00	4,950 00	4,700 00
Kingston, 1923, 4 p.c.	4,600 00	4,600 00	4,508 00
Kingston, 1924, 4 p.c.	5,460 00	5,400 00	5,184 00
Macleod, Alta., 1922, 6 p.c.	5,000 00	4,950 00	3,650 00
Macleod, Alta., 1951, 6 p.c.	5,000 00	4,950 00	3,550 00
Woodstock, 1924, 4½ p.c.	15,000 00	15,900 00	14,550 00
<i>District—</i>			
Oak Bay, B.C., 1943, 6 p.c.	5,000 00	4,937 50	4,950 00
<i>School—</i>			
Victoria, 1951, 4 p.c.	15,000 00	15,000 00	10,050 00
<i>Miscellaneous—</i>			
Central Canada Loan and Savings Co., 1925, 6 p.c.	50,000 00	50,000 00	50,000 00
Toronto Savings and Loan Co., 1925, 4½ p.c.	11,000 00	11,000 00	11,000 00
Toronto Savings and Loan Co., 1926, 4½ p.c.	30,000 00	30,000 00	30,000 00
Total on deposit with Receiver General.....	<u>\$181,000 00</u>	<u>\$ 181,687 50</u>	<u>\$ 172,892 00</u>

Held by the Company, viz.:—

<i>Governments—</i>			
Dom. of Canada War Loan, 1925, 5 p.c.	5,500 00	5,366 25	5,335 00
Dom. of Canada War Loan, 1931, 5 p.c.	7,500 00	7,312 50	7,275 00
Dom. of Canada Victory Loan, 1927, 5½ p.c.	500 00	492 50	500 00
Dom. of Canada Victory Loan, 1933, 5½ p.c.	32,000 00	30,933 75	32,320 00
Dom. of Canada Victory Loan, 1934, 5½ p.c.	26,300 00	25,705 50	26,037 00
Prov. of Ontario, 1943, 6 p.c.	5,000 00	4,940 00	5,200 00
<i>Cities—</i>			
Port Arthur, 1925, 5 p.c.	5,000 00	4,553 00	4,750 00
Sault Ste Marie, 1950, 5½ p.c.	12,000 00	10,567 20	11,040 00
Toronto, 1929, 5½ p.c.	5,000 00	4,646 50	4,950 00
<i>Town—</i>			
Prince Albert, Sask., 1964, 1 to 6 p.c.	10,506 20	8,729 80	4,517 67
<i>District—</i>			
Oak Bay, B.C., 1925, 5½ p.c.	5,000 00	4,789 00	4,900 00
<i>Miscellaneous—</i>			
J. H. Ashdown & Co., Ltd., 1928, 5 p.c.	12,000 00	10,704 00	10,440 00
P. Burns & Co., Ltd., 1931, 6 p.c.	10,000 00	9,900 00	9,700 00
Central Canada Loan and Savings Co. (on 60 days' notice) 4½ p.c.	25,000 00	25,000 00	25,000 00
Dominion Iron and Steel Co., 1939, 5 p.c.	8,273 33	6,246 36	6,039 53
Gordon Ironsides and Fares Co., Ltd., 1927, 6 p.c.	10,000 00	9,900 00	5,000 00
Harris Abattoir Co., Ltd., 1928, 6 p.c.	5,000 00	4,850 00	4,700 00
Toronto Savings and Loan Co., 1926, 5 p.c.	34,000 00	34,000 00	34,000 00
Total par, book and market values.....	<u>\$ 399,579 53</u>	<u>\$ 390,323 86</u>	<u>\$ 374,596 20</u>

SESSIONAL PAPER No. 8

THE IMPERIAL UNDERWRITERS CORPORATION OF CANADA

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President and Managing Director, L. ROOT—Vice-President, R. L. STAILING—Secretary, F. E. HEYES—Principal Office, 15 Wellington Street East, Toronto

(Incorporated as "Imperial Underwriters Corporation" under the authority of chap. 54, statutes of British Columbia, 1907. Incorporated as "Imperial Underwriters Corporation of Canada" by an Act of the Parliament of Canada 3-4 George V, chap. 137. Dominion license issued August 18, 1913.)

CAPITAL

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed.....	457,400 00
Amount paid thereon in cash.....	175,000 00

(For List of Shareholders, see Appendix.)

ASSETS

Book value of real estate held by the Company (<i>For details, see Schedule A</i>).....	\$ 10,800 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	97,233 05
Book value of bonds and debentures owned (<i>For details, see Schedule B</i>).....	298,578 06
Cash at head office and with agents.....	3,787 94

Cash in banks, viz.:—

Union Bank of Canada, Toronto.....	\$ 31,084 01
Bank of Montreal, Vernon, B.C.....	7,083 32
Molson's Bank, Montreal.....	6,029 19
Total cash in banks.....	44,201 52
The Grain Association deposit.....	1,000 00
Agents' ledger balance.....	65 83
Interest due, \$5,743.24; accrued, \$3,915.58.....	9,658 82
Agents' balances and premiums uncollected	
Fire (\$1,278.49 on business prior to Oct. 1, 1921).....	\$ 39,514 81
Accident (\$10.83 on business prior to Oct. 1, 1921).....	197 91
Auto (A).....	113 67
Auto (B).....	52 88
Guarantee.....	280 10
Liability.....	193 47
Sickness.....	149 21
Total.....	40,502 05
Amount due for reinsurance losses, fire.....	3,173 13
Plans.....	357 27
Total.....	\$ 509,357 67
Deduct market value of bonds under book value.....	15 73
Gross assets.....	\$ 509,341 94
Deduct assets not admitted.....	1,646 59
Net admitted assets.....	\$ 507,695 35

LIABILITIES

Net amount of fire claims, unadjusted (\$29.33 accrued prior to 1921).....	\$ 5,915 58
Net amount of accident claims, unadjusted.....	30 00
Total net amount of unsettled claims.....	\$ 5,945 58
Reserve of unearned premiums: fire, \$130,899.77; accident, \$148.11; auto (A), \$143.63; auto (B), \$35.25; guarantee, \$300.11; liability, \$190.04; sickness, \$125.44; total, \$131,842.35; carried out at 80 per cent.....	105,473 88
Reserve on unlicensed reinsurance, unsecured (fire).....	77,740 79

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THE IMPERIAL UNDERWRITERS—Continued

LIABILITIES—Concluded

Taxes due and accrued: fire, \$3,988.21; other, \$422.48.....	\$	4,410.69
Reinsurance premiums due: fire, \$3,534.52; accident, \$59.48; sickness, \$9.75.....		3,603.75
Total liabilities (excluding capital stock).....	\$	197,174.69
Excess of assets over liabilities.....	\$	310,520.66
Capital stock paid in cash.....		175,000.00
Surplus over liabilities and capital.....	\$	135,520.66

INCOME

Premiums	Class of Business						
	Fire	Accident	Auto (A)	Auto (B)	Guarantee	Liability	Sickness
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross written.....	388,916.17	412.88	345.26	70.50	400.15	241.84	265.88
Less reinsurance.....	173,706.51	91.65					15.00
Less return premiums.....	61,471.13	25.00	56.00				
Total deduction.....	235,177.64	116.65					
Net written.....	153,738.53	296.23	289.26	70.50	400.15	241.84	250.88
Net premiums written for all classes of business.....							\$ 155,287.39
Interest earned on investments.....							22,590.51
All other income.....							108.57
Total income.....							\$ 177,986.47

EXPENDITURE

Claims	Class of Business	
	Fire	Accident
	\$ cts.	\$ cts.
Gross incurred during the year.....	140,994 56	30 00
Less savings and salvage.....	63 00	
Less reinsurance.....	78,650 12	
Total deduction.....	78,713 17	
Net incurred for said claims.....	62,281 39	30 00

Total net incurred for claims for all classes of business.....	\$	62,311 39
Adjustment expenses incurred in Canada, fire.....		1,623 40
Dividends declared stockholders.....		9,148 00
Commission and brokerage, fire, \$20,000.91; other, \$482 14.....		20,483 05
Commission on profits, fire.....		2,098 68
Taxes, fire, \$1,579.15; other, \$829.48.....		2,408 63
Salaries, fees and travelling expenses:—Fire:—Salaries:—Chief agency, \$15,615.09; general and special agents, \$1,205.90; fees:—Auditors, \$340; travelling expenses:—Chief Agency, \$1,482.83.....		18,643 82
+Miscellaneous expenditure, viz.:—Advertising, \$523.17; legal expenses, \$25; maps and plans, \$728.57; postage, telegrams, telephones and express, \$1,609.38; printing and stationery, \$3,917.71; rents, \$1,048.35; underwriters' boards, associations, etc., \$4,391.17; loan expenses, \$559; sundries, \$1,578.14.....		14,380 49
Total expenditure.....	\$	131,067 46

†(Of which \$11,754.96 belongs to fire business.)

SESSIONAL PAPER No. 8

THE IMPERIAL UNDERWRITERS—*Concluded*

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT

Amount of reinsurance premiums ceded unlicensed companies.....	\$ 160,027 41
Amount of commission thereon.....	47,609 21
Amount of losses incurred by said companies.....	71,452 43
Reserved of unearned premiums on all risks reinsured in unlicensed companies, \$84,636 56, carried out at 80 per cent.....	67,709 24
Amount of losses due and recoverible from such companies.....	5,840 32
Amount of taxes due and accrued recoverable from such companies.....	4,191 23

SUMMARY OF RISKS AND PREMIUMS

Fire	Amount.	Premiums.
	\$	\$ cts.
Gross in force at end of 1920.....	33,140,503	375,004 96
Taken during the year—new and renewed.....	38,930,558	388,916 17
Total.....	72,071,061	763,921 13
Deduct terminated.....	33,197,452	325,574 48
Gross in force at end of 1921.....	38,873,609	438,346 65
Deduct reinsured.....	16,347,665	181,127 60
Net in force at end of 1921.....	22,525,944	257,219 05

Premiums	Accident Premiums	Auto (A) Premiums	Auto (B) Premiums	Guarantee Premiums	Liability Premiums	Sickness Premiums
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Taken during the year—new	412 88	345 26	70 50	400 15	241 84	265 88
Deduct terminated.....	25 00	58 00				
Gross in force at end of 1921	387 88	287 26	70 50	400 15	241 84	265 88
Deduct reinsured.....	91 65					15 00
Net in force at end of 1921..	296 23	287 26	70 50	400 15	241 84	250 88

SCHEDULE A

Real estate owned by the company, viz.:

	Actual cost	Book value	Market value
Frame stores, Victoria Gardens, New Westminster, B.C.....	\$ 15,000 00	\$ 10,000 00	\$ 10,000 00
Frame store and warehouse, Naramato.....		800 00	
Total par, book and market values.....	\$ 15,000 00	\$ 10,800 00	\$ 10,000 00

SCHEDULE B

Bonds and debentures owned:—

	Par value	Book value	Market value
*City of Vernon, 1932, 5 p.c.....	\$ 35,000 00	\$ 30,434 75	\$ 31,150 00
*Can. Nor. Ont. Ry. deb. stock (g'teed by Dom. of Can.), 1961, 3½ p.c.....	64,726 67	53,723 14	42,072 33
Union Trust Co. (g'teed investment), 1923, 5½ p.c.....	5,000 00	5,000 00	5,000 00
*Dom. of Canada Victory Loan, 1937, 5½ p.c.....	65,000 00	64,420 17	67,600 09
†Dom. of Canada Victory Loan, 1934, 5½ p.c.....	50,000 00	50,000 00	49,500 00
Dom. of Canada Victory Loan, 1933, 5½ p.c.....	35,000 00	35,000 00	35,350 00
British National War Bonds, 1923, 5½ p.c.....	73,000 00	60,000 00	67,890 00
Total par, book and market value.....	\$ 327,726 67	\$ 298,578 06	\$ 298,562 33

*On deposit with Receiver General.

†\$35,000 on deposit with Receiver General.

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INDIVIDUAL UNDERWRITERS, SUBSCRIBERS AT

STATEMENT FOR THE TERM ENDING DECEMBER 31, 1921

Attorney-in-fact, ERNEST W. BROWN—Principal Office, New York, N.Y.—Chief Agent in Canada,
LINDSAY M. DONALDSON—Head Office in Canada, Montreal, Canada

(Incorporated, 1881. Dominion license issued, Nov. 22, 1921)

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bond on deposit with Receiver General, viz.:—

	Par value	Market value
Dom. of Canada Victory Loan, 1934, 5½ p.c.....	\$ 52,000 00	\$ 51,480 00

Carried out at market value.....\$ 51,480 00

Other Assets in Canada

Cash in Bank of Nova Scotia, Toronto.....	29,723 64
Interest due.....	476 67
Agents' balances and premiums uncollected.....	439 53

Total assets in Canada.....\$ 82,119 84

LIABILITIES IN CANADA

Net amount of fire claims, unadjusted.....	\$ 500 00
Reserve of unearned premiums: fire, \$34,171.15; sprinkler, \$194.31; total, \$34,365.46; carried out at 80 per cent.....	27,492 37

Total liabilities in Canada.....\$ 27,992 37

INCOME IN CANADA

Gross fire premiums written.....	\$ 73,343 44
Deduct return premiums.....	7,349 27

Net fire premiums written.....	\$ 65,994 17
Net sprinkler premiums written.....	388 61
Interest earned on investments.....	1,501 02

Total income in Canada.....\$ 67,883 80

EXPENDITURE IN CANADA

Total net amount incurred for claims.....	\$ 11,570 74
Adjustment expenses.....	49 93
Taxes.....	200 00
Salaries of chief agency, \$158.33; travelling expenses, \$350.40.....	508 73
Miscellaneous expenditure, viz.: Postage, telegrams, exchange and express, \$7.60; printing and stationery, \$13.79; furniture and fixtures, \$265.30; sundry, \$42.90.....	329 59

Total expenditure in Canada.....\$ 12,658 99

RISKS AND PREMIUMS IN CANADA

	Amount	Premiums
	\$	\$ cts.
Gross in force at end of 1920.....	17,353,264	66,208 80
Taken in 1921, new and renewed.....	16,085,290	65,994 17
Totals.....	33,438,554	132,202 97
Less ceased.....	15,668,625	63,860 66
Gross and net in force at end of 1921.....	17,769,929	68,342 31

SESSIONAL PAPER No. 8

INDIVIDUAL UNDERWRITERS—*Concluded*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

LEDGER ASSETS

Book value of bonds.....	\$ 1,120,975 00
Cash on hand, in trust companies and in banks.....	414,521 12
Premiums in the course of collection.....	28,051 88
Total ledger assets.....	\$ 1,563,548 00

NON-LEDGER ASSETS

Interest accrued.....	11,001 78
Market value of bonds and stocks over book value.....	6,695 00
Total assets.....	\$ 1,581,244 78

LIABILITIES

Net amount of unpaid claims.....	\$ 1,223 75
Dividends due and unpaid.....	247,948 22
Unearned premiums.....	384,552 05
Salaries, rents, expenses, bills, etc., due or accrued.....	200 00
Federal, state or other taxes due or accrued (estimated).....	5,000 00
Reserve for accounts in adjustment.....	1,289 06
Contingent commissions or other charges due or accrued.....	1,402 59
Total liabilities, except capital stock.....	\$ 641,615 67
Surplus over all liabilities.....	939,629 11
Total liabilities.....	\$ 1,581,244 78

INCOME

Net cash received for premiums.....	\$ 826,538 32
Interest and dividends.....	51,191 41
All other income.....	7 00
Gross profit on sale or maturity of ledger assets.....	220 00
Gross increase, in book value of ledger assets.....	101,357 30
Total Income.....	\$ 979,314 03

DISBURSEMENTS

Net amount paid for claims.....	\$ 226,690 70
Expenses of adjustment and settlement claims.....	1,245 65
Dividends to shareholders.....	169,094 11
Allowances to agencies for miscellaneous agency expenses.....	153,016 78
Inspections and surveys including underwriters' boards and tariff associations.....	5,732 57
Federal taxes.....	6,551 72
State taxes on premiums, insurance department licenses and fees.....	6,153 03
Gross loss on sale or maturity of bonds.....	817 52
Gross decrease by adjustment in book value of bonds.....	187 50
All other disbursements.....	17,371 38
Total disbursements.....	\$ 586,860 96

RISKS AND PREMIUMS

Amount written or renewed during the year.....	\$ 238,221,093 00
Premiums thereon.....	950,433 86
Amount terminated during the year.....	212,728,214 00
Premiums thereon.....	926,071 99
Net amount in force December 31, 1921.....	214,712,529 00
Premiums thereon.....	845,371 51

12 GEORGE V, A. 1922

INSURANCE COMPANY OF NORTH AMERICA

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, BENJAMIN RUSH—Secretary, JOHN KREMER—Principal Office, Philadelphia, Pa.—
Chief Agents in Canada, ROBERT HAMPSON AND SON, LTD.—Head Office in Canada, Montreal

(Incorporated April 14, 1794. Commenced business in Canada, November 7, 1889.)

CAPITAL

Amount of joint stock capital authorized, subscribed, and paid in cash,.....\$ 5,000,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Market value of bonds and debts on deposit with Receiver General. (For details see
Schedule B).....\$ 882,488 65

Other Assets in Canada

Cash in banks, viz:—

Bank of Montreal, Montreal.....	\$ 199,409 86
Bank of Montreal, Halifax, N.S.....	18,522 08
Bank of Montreal, Vancouver.....	35,040 53

Total cash in banks.....	252,972 47
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Interest accrued.....	8,509 31
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Agents' balances and premiums uncollected, viz:—

Fire.....	\$ 34,480 66
Automobile (A).....	6,301 03
Inland Transportation.....	1,648 06

Total.....	42,429 75
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Total assets in Canada.....	\$ 1,186,400 18
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LIABILITIES IN CANADA

Net amount of fire claims, adjusted and unpaid.....	\$ 65,095 74
Net amount of automobile (A) claims, adjusted and unpaid.....	6,790 50
Net amount of automobile (B) claims, adjusted and unpaid.....	1,306 00

Total net amount of unsettled claims.....	\$ 73,192 24
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Reserve of unearned premiums, viz:—

Fire.....	\$ 554,392 92
Automobile (A).....	40,516 68
Automobile (B).....	9,350 26
Explosion.....	3,953 04
Inland Transportation.....	11,558 56
Sprinkler.....	1,443 20

Total, \$621,214.66; carried out at 80 per cent.....	496,971 73
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Taxes due and accrued.....	16,604 29
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Total liabilities in Canada.....	\$ 586,768 26
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SESSIONAL PAPER No. 8

INSURANCE COMPANY OF NORTH AMERICA—Continued

INCOME IN CANADA

Premiums	Class of Business						
	Fire	Auto (A)	Auto (B)	Explosion	Hail	Inland Transportation	Sprinkler
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	1,233,867 43	104,972 91	42,033 39	19,124 83	25,219 94	30,045 53	1,870 85
Less reinsurance.....	166,451 36	606 64		1,000 00			
“ return premiums.....	260,745 03	17,982 28	15,472 57	6,920 88		3,398 84	25 65
Total deduction.....	427,196 39	18,588 92		7,920 88			
Net premiums written.....	806,671 04	86,383 99	26,560 82	11,203 95	25,219 94	26,646 69	1,845 20

Total net premiums written for all classes of business in Canada.....\$ 984,531 63
Interest earned on investments.....38,922 08

Total income in Canada.....\$ 1,023,453 71

EXPENDITURE IN CANADA

Claims	Class of Business				
	Fire	Auto (A)	Auto (B)	Hail	Inland Transportation
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year.....	602,854 04	61,865 46	30,080 15	24,042 67	9,334 52
Less savings and salvage.....	627 54	46 20	2,184 05		
“ reinsurance.....	111,598 18				
Total deduction.....	112,225 72				
Net losses incurred.....	490,628 32	61,819 26	27,896 10	24,042 67	9,334 52

Total net losses incurred for all classes of business in Canada.....\$ 613,720 87
Adjustment expenses fire, \$9,553.56; other, \$2,411.60.....11,965 16
Commission and brokerage: fire, \$202,835.96; other, \$51,601.38.....254,437 34
Taxes.....32,599 54
*Travelling expenses of Chief agency, \$9,159.15; other, \$3,177.65.....12,336 80
†Miscellaneous expenditure, viz:—Advertising, \$386.82; furniture and fixtures, \$290; maps and plans, \$176.79; postage, telegrams, telephones and express, \$4,819.69; printing and stationery, \$6,765.75; underwriters' boards, associations, etc., \$17,442.58; sundry, \$6,706.70.....36,588 33

Total expenditure in Canada.....\$ 961,648 04

*(Of which \$12,336.80 belongs to fire business.)

†(Of which \$34,036.32 belongs to fire business.)

12 GEORGE V, A. 1922

INSURANCE COMPANY OF NORTH AMERICA—*Continued*
SUMMARY OF RISKS AND PREMIUMS IN CANADA

Fire	Amount	Premiums
	\$	\$ cts.
Gross in force at end of 1920.....	145,206,778	1,313,421 06
Taken in 1921, new and renewed.....	135,151,876	1,233,867 43
Totals.....	280,358,654	2,547,288 49
Less ceased.....	148,463,005	1,301,455 73
Gross in force at end of 1921.....	131,895,649	1,245,832 76
Less reinsured.....	17,152,912	144,895 86
Net in force at end of 1921.....	114,742,737	1,100,936 90

CLASS OF BUSINESS

	Auto (A)	Auto (B)	Explosion	Hail	Inland Transprt'n	Sprinkler Leakage
	Premiums	Premiums	Premiums	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	62,257 83	12,005 96	19,289 64		21,175 68	
Taken in 1921, new and renewed.....	104,972 91	42,033 39	19,124 63	25,219 84	30,045 53	1,870 85
Totals.....	167,230 74	54,039 35	38,414 27		51,221 21	
Less ceased.....	85,590 75	35,338 88	29,510 08	25,219 94	28,104 08	32 75
Gross in force at end of 1921.....	81,639 99	18,700 47	8,904 19		23,117 13	1,838 10
Less reinsured.....	606 64		1,000 00			
Net in force at end of 1921..	81,033 35	18,700 47	7,904 19		23,117 13	1,838 10

SCHEDULE B

Bonds and debts. on deposit with Receiver General, viz.:

	Par value	Market value
<i>Governments—</i>		
Dominion of Canada Victory Loan, 1933, 5½ p.c.....	\$ 150,000 00	\$ 151,500 00
Dominion of Canada War Loan, 1925, 5 p.c.....	100,000 00	97,000 00
Dominion of Canada bonds, 1926, 5 p.c.....	50,000 00	50,000 00
Dominion of Canada War Loan, 1931, 5 p.c.....	10,000 00	9,900 00
Dominion of Canada War Loan, 1929, 5½ p.c.....	100,000 00	102,000 00
Province of Alberta, 1924, 4½ p.c.....	55,000 00	55,550 00
Province of Nova Scotia, 1922, 3 p.c.....	10,000 00	9,900 00
United States of America, 1925, 4½ p.c.....	25,000 00	25,500 00
<i>Cities—</i>		
Montreal, 1939, 3½ p.c.....	45,000 00	33,750 00
Montreal, 1925, 4 p.c.....	28,000 00	26,320 00
Montreal, 1926, 4 p.c.....	83,000 00	77,190 38
Montreal, 1944, 4 p.c.....	27,000 00	21,330 00
Ottawa, 1928, 3½ p.c.....	30,000 00	26,700 00
Toronto, 1945, 3½ p.c.....	4,866 67	3,552 67
Toronto, 1948, 4 p.c.....	20,000 00	15,600 00
Winnipeg, 1938, 4 p.c.....	30,000 00	24,600 00
<i>School—</i>		
Winnipeg, S.D., 1941, 4 p.c.....	12,000 00	9,360 00
<i>Railway—</i>		
Canadian Northern Railway 1st Mtge. Cons. (gtd. by prov. of Manitoba)		
1930, 4 p.c.....	65,213 33	56,735 60
<i>Miscellaneous—</i>		
Toronto Harbour Commissioners, (gteed by city of Toronto) 1953, 4½ p.c.	100,000 00	86,000 00
Total on deposit with Receiver General.....	<u>\$ 945,080 00</u>	<u>\$ 882,488 65</u>

SESSIONAL PAPER No. 8

INSURANCE COMPANY OF NORTH AMERICA—Continued

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

LEDGER ASSETS

Book value of real estate.....	\$ 783,500 00
Mortgage loans on real estate, first liens	86,074 25
Bills receivable.....	100,147 53
Book value of bonds.....	34,423,469 59
Cash in trust companies and in banks.....	3,143,739 41
Agents' balances.....	4,180,787 08
Due from authorized companies on losses paid.....	342,956 22
Total ledger assets.....	<u>\$43,060,674 08</u>

NON-LEDGER ASSETS

Interest due and accrued.....	399,641 01
Gross assets.....	\$43,460,315 09
Deduct assets not admitted.....	1,109,493 79
Net admitted assets.....	<u><u>\$42,350,821 30</u></u>

LIABILITIES

Amount reclaimable on perpetual Fire policies.....	\$ 725,577 41
Net amount of unpaid claims.....	6,234,996 02
Estimated expenses of investigation and adjustment of losses.....	118,052 67
Total unearned premiums.....	16,829,419 20
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	25,740 45
Federal, state and other taxes due and accrued (estimated).....	800,000 00
Contingent commissions or other charges due or accrued.....	84,500 00
Total liabilities, except capital stock.....	<u>\$24,818,285 75</u>
Capital stock paid up in cash.....	5,000,000 00
Conflagration Reserve Fund.....	1,000,000 00
Contingent Reserve Fund.....	2,532,535 55
Fluctuation in Assets Reserve Fund.....	500,000 00
Marine Contingent Reserve Fund.....	500,000 00
Surplus over all liabilities.....	8,000,000 00
Total liabilities.....	<u><u>\$42,350,821 30</u></u>

INCOME

Net cash received for premiums.....	\$23,559,281 75
Interest, dividends and rents.....	1,770,502 21
Gross profit on sale of real estate and bonds.....	48,509 30
Agents' balances previously charged off.....	30,687 16
All other sources.....	45,707 09
Total income.....	<u><u>\$25,454,687 51</u></u>

DISBURSEMENTS

Net amount paid for claims.....	\$14,423,201 57
Expenses of adjustment and settlement of claims.....	355,225 77
Commission or brokerage.....	4,962,590 51
Field supervisory expenses.....	637,379 24
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	1,685,754 47
Rents.....	127,810 11
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	753,442 12
Inspections and surveys, including underwriters' boards and tariff associations.....	470,695 38
Taxes on real estate, \$27,809.91; other expenses, \$54,039.55.....	81,899 46
Agents' balances charged off.....	30,200 64
Gross loss on sale or maturity of ledger assets.....	219,979 90
Gross decrease, by adjustment, in book value of real estate.....	10,000 00
Federal taxes.....	434,645 24
Paid stockholders for dividends.....	1,150,000 00
Deposit premiums returned on perpetual risks.....	39,369 33
All other disbursements.....	657,809 12
Total disbursements.....	<u><u>\$26,090,003 86</u></u>

12 GEORGE V, A. 1922

INSURANCE COMPANY OF NORTH AMERICA—*Concluded*

RISKS AND PREMIUMS

Written or renewed during the year.....	\$2,389,777,934 00
Premiums thereon.....	21,974,302 99
Terminated during the year.....	447,809,525 00
Premiums thereon.....	4,730,543 36
Net in force at December 31, 1921.....	1,599,848,774 00
Premiums thereon.....	14,174,618 59

SESSIONAL PAPER No. 8

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, GUSTAVUS REMAK, JR.—Secretary, J. J. P. RODGERS—Principal Office, Philadelphia, Pa.—Chief Agent in Canada, REED, SHAW AND McNAUGHT—Head Office in Canada, 85 Bay Street, Toronto.

(Incorporated April 18, 1794. Dominion license issued March 20, 1912)

CAPITAL

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 1,000,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Market value of bonds and debentures on deposit with Receiver General (for details, see Schedule B).....\$ 190,212 20

Other Assets in Canada

Cash in Royal Bank of Canada, Toronto..... 30,089 94
Interest accrued..... 3,219 36
Agents' balances and premiums uncollected: fire, \$26,478.76; tornado, \$137.27..... 26,616 03

Total assets in Canada.....\$ 250,137 53

LIABILITIES IN CANADA

Net amount of fire claims, unadjusted.....\$ 35,344 81
Reserve of unearned premiums: fire, \$95,505.35; tornado, \$1,205.05; total, \$96,710.40;
carried out at 80 per cent..... 77,368 32
Taxes due and accrued (est)..... 3,900 00

Total liabilities in Canada.....\$ 116,613 13

INCOME IN CANADA

Premiums	Class of Business	
	Fire	Tornado
	\$ cts.	\$ cts.
Gross written.....	192,862 68	713 54
Less reinsurance.....	3,833 84	—272 81
Less return premiums.....	41,777 26	115 30
Total deduction.....	45,611 10	—157 51
Net written.....	147,251 58	871 05
Net premiums written for all classes of business.....	\$ 148,122 63	
Interest earned on investments.....	10,754 22	
Total income in Canada.....	\$ 158,876 85	

12 GEORGE V, A. 1922

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA—Continued

EXPENDITURE IN CANADA

Claims	Class of Business			
	Fire		Tornado	
	\$	cts.	\$	cts.
Gross losses incurred during the year.....	119,879	11	11	85
Less savings and salvage.....		85	63	
Less reinsurance.....	2,584	27		
Total deduction.....	2,669	90		
Net incurred for said claims.....	117,209	21	11	85
Total net incurred for claims for all classes of business.....	\$ 117,221 06			
Adjustment expenses incurred, fire, \$2,151.41; other, \$4.....	2,155 41			
Commission and brokerage, fire, \$40,049.38; other, \$29.51.....	40,288 89			
Taxes, fire.....	1,475 68			
Salaries, fees and travelling expenses:—Fire, Salaries:—Chief agency, \$900; other, \$8,500.91; travelling expenses:—other, \$194.63.....	9,595 54			
Miscellaneous expenditure, viz.:—Fire, Furniture and fixtures, \$91.25; maps and plans, \$1,171.45; chief agents, bond, \$75; postage, telegrams, telephones and express, \$822.87; printing and stationery, \$2,482.21; rents, \$863.84; underwriters' boards, associations, etc., \$2,343.99; other expenses, \$706.31.....	8,556 92			
Total expenditure in Canada.....	\$ 179,293 50			

SUMMARY OF RISKS AND PREMIUMS IN CANADA

	Class of Business			
	Fire		Tornado	
	Amount	Premiums	Premiums	
	\$	\$ cts.	\$	cts.
Gross in force at end of 1920.....	21,223,402	235,080 09	2,802	80
Taken in 1921, new and renewed.....	20,468,089	192,862 68	713	54
Totals.....	41,691,491	427,942 77	3,516	34
Less ceased.....	22,724,710	232,545 25	774	90
Gross in force at end of 1921.....	18,966,781	195,397 49	2,741	44
Less reinsured.....	292,433	4,392 63	273	75
Net in force at end of 1921.....	18,674,348	191,004 86	2,467	69

SCHEDULE B

Bonds and debentures on deposit with Receiver General, viz.:—

Governments—	Par value	Market value
Dominion of Canada War Loan, 1931, 5 p.c.....	\$ 10,000 00	\$ 9,700 00
“ “ “ 1923, 5½ p.c.....	10,000 00	10,000 00
“ “ “ 1924, 5½ p.c.....	20,000 00	19,800 00
“ “ “ 1934, 5½ p.c.....	50,000 00	49,500 00
Ontario, 1948, 6 p.c.....	5,000 00	5,200 00
Cities—		
Edmonton, 1943, 4½ p.c.....	2,000 00	1,520 00
Edmonton, 1944, 4½ p.c.....	3,000 00	2,250 00
Fort William, 1938, 4½ p.c.....	5,000 00	4,050 00
Ottawa, 1932, 4 p.c.....	10,000 00	8,700 00
Portage la Prairie, 1927, 5 p.c.....	2,000 00	1,860 00
Port Arthur, 1941, 4½ p.c.....	9,733 34	7,592 00
Toronto, 1948, 4 p.c.....	19,733 33	15,392 00
Vancouver (Hospital), 1944, 4 p.c.....	10,000 00	7,300 00
Victoria, 1922, 4 p.c.....	33,580 00	33,244 20
Victoria, 1961, 4 p.c.....	9,733 33	6,424 00
Winnipeg, 1924, 4 p.c.....	8,000 00	7,680 00

Total on deposit with Receiver General.....	\$ 207,780 00	\$ 190,212 20
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SESSIONAL PAPER No. 8

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA—Continued

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

LEDGER ASSETS

Book value of real estate.....	\$ 132,244 30
Mortgage loans on real estate.....	100,000 00
Book value of stocks and bonds owned by the company.....	4,065,298 87
Cash on hand and in banks.....	365,134 13
Agents' balances.....	543,765 09
Deposits reclaimable on perpetual policies.....	1,541 25
Total ledger assets.....	<u>\$ 5,257,983 64</u>

NON-LEDGER ASSETS

Interest accrued.....	38,293 60
Market value of real estate over book value.....	27,755 70
Reinsurance due on losses paid.....	10,551 89
Gross assets.....	\$ 5,334,589 83
Deduct assets not admitted.....	296,447 17
Net admitted assets.....	<u>\$ 5,038,142 66</u>

LIABILITIES

Net amount of unpaid claims.....	\$ 493,712 62
Estimated expenses of investigation and adjustment of losses.....	12,500 00
Total unearned premiums.....	2,424,157 71
Amount reclaimable by the insured on perpetual fire insurance policies being 90 and 95 per cent of the premium or deposit received.....	402,852 48
Dividends declared and unpaid to stockholders.....	2,337 08
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	2,893 11
Federal, state and other taxes due or accrued (estimated).....	50,000 00
Contingent commissions or other charges due or accrued.....	7,500 00
Total liabilities, excluding capital stock.....	\$ 3,395,953 00
Capital stock paid up in cash.....	1,000,000 00
Surplus beyond liabilities, including capital stock.....	642,189 66
Total liabilities.....	<u>\$ 5,038,142 66</u>

INCOME

Net cash received for premiums (other than perpetual).....	\$2,542,542 71
Deposit premiums written on perpetual risks.....	3,334 79
Interest and dividends.....	215,892 18
Rents.....	28,558 12
From agents' balances previously charged off.....	196 54
Borrowed money.....	50,000 00
Gross profit on sale or maturity of stocks and bonds.....	11,338 15
Exchange.....	4,487 17
All other income.....	970 25
Total income.....	<u>\$ 2,857,319 91</u>

DISBURSEMENTS

Net amount paid for claims.....	\$ 1,538,972 04
Expenses of adjustment and settlement of claims.....	47,909 95
Commission on brokerage.....	680,756 28
Total field supervisory expenses.....	69,778 05
Salaries, fees, and all other charges of officers, directors, trustees and home office employees	151,523 07
Rent.....	15,836 76
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses.....	22,033 03
Inspections and surveys, including underwriters' boards and tariff associations.....	58,315 31
State taxes on premiums, Insurance Department licenses and fees.....	85,207 79
Federal taxes.....	16,631 33
Real estate taxes and expenses.....	19,649 05
Agents' balances charged off.....	748 43

12 GEORGE V, A. 1922

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA—*Concluded*DISBURSEMENTS—*Concluded*

Deposit premiums returned on perpetual risks.....	\$ 21,504 59
Gross loss on sale or maturity of bonds and stocks.....	30,960 60
Borrowed money repaid.....	50,000 00
Interest on borrowed money.....	1,025 00
Paid stockholders for dividends.....	60,000 00
All other disbursements.....	41,341 51
Total disbursements.....	<u>\$ 2,912,193 15</u>

RISKS AND PREMIUMS

FIRE

Fire risks written or renewed during the year.....	\$370,829,377 00
Premiums thereon.....	4,077,545 05
Amount terminated during the year.....	55,017,196 00
Premiums thereon.....	723,863 44
Net amount in force at December 31, 1921.....	224,107,589 00
Premiums thereon.....	<u>2,319,381 33</u>

SESSIONAL PAPER No. 8

KINGS MUTUAL FIRE INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, S. C. PARKER—Vice-President, J. W. HUTCHINSON—Manager and Secretary, J. N. CHUTE—Principal Office, Berwick, N.S.

(Incorporated 1904 by Chap. 46 of the Act of 1903-4 of the Province of Nova Scotia. Dominion license issued Jan. 1, 1919.)

ASSETS

Loans secured by mortgages, first liens.....	\$ 23,824 85
Book value of bonds and debentures owned (<i>For details see, Schedule B</i>).....	24,440 09
Cash in Royal Bank of Canada, Berwick, N.S.....	3,291 41
Interest due, \$348.80; accrued, \$1,166.35.....	1,515 15
Bills receivable held by the company.....	141 00
Furniture and fixtures.....	544 71
Balance premium notes.....	27,173 64
Agents' balances.....	484 50
All other assets.....	6 50
Total.....	\$ 81,421 85
Deduct market value of bonds under book value.....	80 09
Gross assets.....	\$ 81,341 76
Deduct assets not admitted.....	27,718 35
Net admitted assets.....	\$ 53,623 41

LIABILITIES

Reserve of unearned premiums \$31,879.70; carried out at 80 per cent.....	\$ 25,503 76
Salaries, etc.....	294 68
Total liabilities.....	\$ 25,798 44
Excess of assets over liabilities.....	\$ 27,824 97

INCOME

Gross premiums written.....	\$ 22,981 02
Deduct return premiums.....	865 10
Net premiums written.....	\$ 22,115 92
Interest earned on investments.....	2,905 27
Profit on gale bonds.....	25 00
Total income.....	\$ 25,046 19

EXPENDITURE

Net losses incurred during the year.....	\$ 12,268 80
Adjustment expenses incurred.....	231 00
Paid for salaries: Head office branches and inspectors, \$3,470; directors' fees, \$295.25; auditors fees, \$102.10.....	3,867 35
Miscellaneous expenditure, viz.: wiring, \$197.65; rents, \$157; postage, telegrams, telephones and express and printing and stationery, \$296.57; legal expenses, \$10; furniture, fixtures, etc., \$95.02; sundries, \$22.44.....	778 68
Total expenditure.....	\$ 17,145 17

12 GEORGE V, A. 1922

KINGS MUTUAL—*Concluded*

RISKS AND PREMIUMS

	Amount	Premiums
Gross policies in force at end of 1920.....	\$ 4,778,199	\$ 46,585 43
Policies taken during 1921.....	1,772,114	22,909 26
Total.....	\$ 6,550,313	\$ 69,494 69
Deduct terminated.....	983,987	15,816 48
Gross and net in force at end of 1921.....	\$ 5,566,326	\$ 53,678 21

SCHEDULE B

Bonds and debentures owned—

	Par value	Book value	Market value
<i>On deposit with Receiver General:—</i>			
Dom. of Canada Victory Loan, 1933, 5½ p.c.....	\$ 3,000 00	\$ 3,000 00	\$ 3,030 00
Dom. of Canada Victory Loan, 1934, 5½ p.c.....	1,000 00	1,000 00	990 00
City of Glace Bay, 1923, 4 p.c.....	2,000 00	1,879 02	1,940 00
City of Halifax, 1930, 6 p.c.....	2,000 00	1,963 20	2,040 00
City of Sydney, 1944, 5 p.c.....	2,000 00	1,845 14	1,720 00
City of Sydney, 1947, 5 p.c.....	1,000 00	908 49	850 00
Total on deposit with Receiver General.....	\$ 11,000 00	\$ 10,595 85	\$ 10,570 00
<i>Held by the Company:—</i>			
Dom. of Canada Victory Loan, 1922, 5½ p.c.....	50 00	50 00	50 00
Dom. of Canada Victory Loan, 1923, 5½ p.c.....	1,050 00	1,055 00	1,050 00
Dom. of Canada Victory Loan, 1934, 5½ p.c.....	5,500 00	5,475 00	5,445 00
Province of Nova Scotia, 1926, 5 p.c.....	1,000 00	990 00	1,010 00
City of Halifax, 1930, 6 p.c.....	1,000 00	981 60	1,020 00
Town of Middleton, 1937, 5 p.c.....	2,000 00	1,915 14	1,820 00
Town of Yarmouth, 1923, 4 p.c.....	3,500 00	3,377 50	3,395 00
Total, par, book and market values.....	\$ 25,100 00	\$ 24,440 09	\$ 24,360 00

SESSIONAL PAPER No. 8

THE LAW UNION AND ROCK INSURANCE COMPANY, LIMITED

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

Chairman, CHARLES G. HAMILTON—Actuary and Secretary, JAS. STIRLING—Principal Office,
London, Eng.—Chief Agent in Canada, COLIN E. SWORD—Head Office in Canada,
Montreal.

(Incorporated, 1806. Commenced business in Canada, April, 1899).

CAPITAL

Amount of joint stock capital authorized.....	\$10,375,000 00
Amount subscribed.....	7,875,000 00
Amount paid in cash.....	825,000 00
Debenture stock.....	1,150,205 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Market value of bonds and debentures on deposit with Receiver General (<i>For details, see Schedule B</i>).....	\$ 488,980 18
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Other Assets in Canada

Value of real estate, in branches and in transit to branches (<i>For details, see Schedule A</i>).....	222,612 81
Cash at head office in Canada.....	25,446 17
Cash in banks, viz.:—	
Dominion Bank, Montreal.....	\$ 78,027 01
Bank of Toronto, Toronto.....	2,046 09
Union Bank, Montreal.....	25,316 95
Royal Bank of Canada, Montreal.....	45 46
Dominion Bank, Winnipeg.....	163,124 54
Dominion Bank, Toronto.....	41,878 91
Merchants Bank, Vancouver.....	19,753 96
Total.....	330,192 92
Interest accrued.....	5,591 75
Agents' balances and premiums uncollected, viz.:—	
Fire (\$2,330.29 on business prior to Oct. 1, 1921).....	\$ 32,573 15
Accident (\$225.33 on business prior to Oct. 1, 1921).....	1,041 91
Automobile (A) (\$339.60 on business prior to Oct. 1, 1921).....	1,063 74
Automobile (B) (\$1,396.51 business prior to Oct. 1, 1921).....	3,062 28
Burglary (\$232.35 on business prior to Oct. 1, 1921).....	786 00
Liability (\$1,066.20 on business prior to Oct. 1, 1921).....	1,015 32
Plate Glass (\$23.16 on business prior to Oct. 1, 1921).....	2,031 80
Sickness (\$184.28 on business prior to Oct. 1, 1921).....	1,244 69
Total.....	42,818 89
Office furniture and plans.....	10,776 68
Manitoba Associated Companies.....	25,995 51
Deposit with Manitoba Workmen's Compensation.....	5,000 00
Reinsurance losses: liability, \$129.73; sickness, \$250.....	379 73
Gross assets in Canada.....	\$ 1,157,794 64
Deduct assets not admitted.....	16,574 40
Net admitted assets in Canada.....	\$ 1,141,220 24

SESSIONAL PAPER No. 8

THE LAW UNION AND ROCK—Continued.

EXPENDITURE IN CANADA

Claims	Class of Business							
	Fire	Accident	Auto (A)	Auto (B)	Burglary	Liability	Plate Glass	Sickness
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross incurred during the year.....	158,891 38	8,627 71	22,596 94	2,016 64	14,124 51	65,095 38	5,030 76	10,853 85
Less savings and salvage.....			314 21	108 00	50 50		146 20	
Less reinsurance.....	14,276 78	1,266 09	1,659 81	120 68	1,941 48	13,482 80		2,078 90
Total deduction.....			1,974 02	228 68	1,991 98			
Net incurred for said claims.....	144,614 60	7,361 62	20,622 92	1,787 96	12,132 53	51,612 58	4,884 56	8,774 95

Total net incurred for claims for all classes of business.....	\$	251,791 92
Adjustment expenses, fire, \$3,735.98; other, 2,237.23.....		5,973 21
Commission and brokerage, fire, \$75,003.55; other, \$30,840.60.....		105,844 15
Taxes, fire, \$12,198.42; other, \$3,194.76.....		15,393 18
*Salaries, fees and travelling expenses:—Salaries:—Chief agency, \$23,055.35; other, \$13,760.08; Auditors fees, \$480; travelling expenses:—Chief agency, \$2,865.77; other, \$6,232.54.....		46,393 74
†Miscellaneous expenditure, viz.:—Advertising, \$2,214.36; furniture and fixtures, \$174.90; legal expenses, \$68.29; maps and plans, \$—326.94; postage, telegrams, telephones and express, \$2,602.96; printing and stationery, \$9,207.93; rents, \$5,323.86; underwriters' boards, associations, etc., \$5,425.48; office expenses, \$1,054.95; sundries, \$37.96.....		25,783 75

Total expenditure in Canada..... \$ 451,179 75

*(Of which \$29,668.66 belongs to fire business.)

†(Of which 17,850.75 belongs to fire business.)

SUMMARY OF RISKS AND PREMIUMS IN CANADA

	Fire		Accident	Auto (A)	Auto (B)
	Amount	Premiums	Premiums	Premiums	Premiums
	\$	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	50,023,608	531,816 26	18,496 14	17,087 27	30,203 57
Taken in 1921, new and renewed.....	38,114,061	405,106 60	4,463 63	17,300 14	35,195 26
			12,730 60	1,086 89	12,488 83
Totals.....	88,137,669	936,922 86	35,690 37	25,474 30	77,887 66
Less ceased.....	40,894,873	401,276 42	24,233 04	13,568 61	51,078 25
Gross in force at end of 1921.....	47,242,796	535,646 44	11,457 33	11,905 69	26,809 41
Less reinsured.....	3,651,951	21,567 59	746 43	574 49	659 46
Net in force at end of 1921.....	43,590,845	514,078 85	10,710 90	11,331 20	26,149 95

	Burglary	Liability	Plate	Sickness
	Premiums	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	18,160 07	63,870 00	11,631 75	10,332 06
Taken in 1921, new.....	10,378 30	19,002 70	17,346 58	3,943 84
Taken in 1921, renewed.....	7,707 68	56,282 98	2,496 53	10,052 35
Totals.....	36,246 05	139,155 68	31,474 86	24,328 25
Less ceased.....	22,995 14	118,259 76	14,687 23	17,452 49
Gross in force at end of 1921.....	13,250 91	20,895 92	16,787 63	6,875 76
Less reinsured.....	1,783 29	7,883 78	280 33	641 16
Net in force at end of 1921.....	11,467 62	13,012 14	16,507 30	6,234 60

SCHEDULE A

Value of real estate owned, viz.:—

	Book value
Lots 1 and 2, Bl. 28, New Westminster, B.C.....	\$ 190,000 00
Saskatchewan rural properties.....	16,701 87
Manitoba rural properties.....	15,910 94
Totals.....	\$ 222,612 81

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THE LAW UNION AND ROCK—*Continued.*

SCHEDULE B

Bonds and debentures—

On deposit with the Receiver General—viz.:—

	Par value	Market value
<i>Governments—</i>		
Canada bonds, 1920/1925, 4½ p.c.....	\$ 36,500 00	\$ 32,120 00
Prov. of Manitoba, 1923, 5 p.c.....	24,333 34	25,063 33
Prov. of Quebec, 1937, 3 p.c.....	87,600 00	68,328 00
British War Loan, 1929/1947, 5 p.c.....	285,681 36	237,115 53
<i>Cities—</i>		
Toronto, 1929, 3½ p.c.....	24,333 33	21,170 00
Victoria, 1936, 5 p.c.....	30,000 00	26,100 00
<i>Railways..</i>		
C.N.R. 1st mtge deb. stock (gtd by Dom. of Canada), 1958, 3½ p.c....	38,933 33	25,306 66
C.N. Alberta Ry. Co. 1st mtge deb. stock (gtd by Dom. of Canada), 1960, 3½ p.c.....	82,733 33	53,776 66
Total on deposit with Receiver General.....	<u>\$ 610,114 69</u>	<u>\$ 488,980 18</u>

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THE LAW UNION AND ROCK—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

FIRE ACCOUNT

	£	s.	d.	£	s.	d.
Fire Insurance Fund at the beginning of the year—				207,333	5	9
Premium reserve for unexpired risks..... £	201,647	0	0	63,917	2	1
General Fire Reserve.....	200,000	0	0	111,720	16	10
				50,500	10	3
Premiums received less reinsurance.....	401,647	0	0			
Interest, dividends and rents, less income tax.....	443,096	11	11			
	15,967	3	0			
Calims outstanding (less reinsurance).....						
Commission.....						
Expenses of management.....						
Carried to profit and loss account.....						
Fire Insurance Fund at the end of the year—						
Reserve for unexpired risks, being 40 per cent						
of the premium income for the year..... £	177,239	0	0			
General Fire Reserve.....	250,000	0	0			
				427,239	0	0
				£ 860,710	14	11

PROFIT AND LOSS ACCOUNT

Balance at the beginning of the year.....	£ 351,793	3	2	Dividends to Shareholders for the year ended			
Interest, Dividends and Rents not carried to other Accounts,				31st December, 1921, less income tax.....	£63,000	0	6
less income Tax.....				Interest on Debenture Stock, less Income Tax....	6,921	10	6
Brought from Fire Account.....	43,500	11	10		£		
Brought from Accident and General Account.....	50,500	10	3	Expenses not charged to other Accounts.....	69,921	10	6
Brought from Fixed Term Assurance Account.....	12,596	0	3	Income Tax and Corporation Profits Tax.....	4,000	0	0
Transfer fees.....	3,256	15	6	Balance at the end of the year.....	46,236	18	0
	2	2	6		341,490	15	0
					£ 461,649	3	6

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THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIMITED

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

Chairman, A. K. BARNES—General Manager and Secretary, HUGH LEWIS—Principal Office,
Liverpool, Eng.—Chief Agent in Canada, J. GARDNER THOMPSON—Head Office in Canada,
Montreal.

(Established, May 21, 1836. Commenced business in Canada, June 4, 1851.)

CAPITAL

Amount of joint stock capital authorized.....	£3,000,000	= \$14,600,000 00
Amount subscribed.....	2,655,250	12,922,216 66
Amount paid thereon in cash.....	531,050	2,584,443 33

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Market value of bonds and debentures on deposit with Receiver General (*For details, see
Schedule B*).....\$ 1,570,361 75

Other Assets in Canada

Value of real estate held by the company, viz.:—

The Company's building, 343 Dorchester St., West Montreal..... 200,000 00
Loans secured by bond or mortgage on real estate, second liens..... 734,500 00

Bond held by Company:—

Montreal Board of Trade, 1922, 5 p.c. par value, \$1,000; carried out at market value.... 980 00
Cash at head office in Canada..... 23,679 80

Cash in banks, viz.:—

Bank of Montreal, Montreal.....\$ 123,412 07
Bank of Montreal, Winnipeg..... 8,275 45
Bank of Montreal, St. John, N.B..... 3,313 48
Bank of Montreal, Toronto..... 10,694 44

Total cash in banks..... 145,695 44
Loans on life policies..... 1,286 40
Interest due \$472.50; accrued \$28,738.95..... 29,211 45
Rents due..... 683 32
Agents' balances and premiums uncollected, fire..... 179,409 89
Agents' Life..... 10 21
Montreal Life..... 147 11
Globe Indemnity..... 7,812 75
Liverpool-Manitoba..... 13,171 28

Total assets in Canada.....\$ 2,906,949 40

LIABILITIES IN CANADA

Net amount of fire claims, adjusted and unpaid.....\$ 116,859 31
Reserve of unearned premiums, \$1,203,726.20; carried out at 80 per cent..... 962,980 96
Liabilities under the life department..... 46,531 10
Taxes due and accrued..... 37,711 80
Reinsurance premiums..... 264 09

Total liabilities in Canada.....\$ 1,164,347 26

INCOME IN CANADA

Gross premiums written.....\$ 1,818,454 91
Deduct reinsurances, \$4,251.60; return premiums, \$331,141.38..... 335,392 98
Net premiums written.....\$ 1,483,061 93
Interest earned on investments..... 120,370 02
Rents earned..... —905 59

Total income in Canada.....\$ 1,602,526 36

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THE LIVERPOOL AND LONDON AND GLOBE—Continued

EXPENDITURE IN CANADA

Gross losses incurred during the year.....	\$	766,578 08	
Deduct savings and salvage, \$1,328.41; reinsurances, \$18,529.55.....		19,857 96	
Net losses incurred.....	\$	746,720 12	
Adjustment expenses.....		24,592 14	
Commission and brokerage.....		288,755 79	
Salaries of head office officials, \$122,104.15; fees, directors, \$1,719.73; auditors, \$1,667.50...		125,491 38	
Taxes.....		57,241 43	
Miscellaneous expenditure, viz.: Advertising, \$1,769.06; rents and light, \$15,188.39; inspections and surveys, \$14,752.89; printing and stationery, \$15,636.78; postage, telegrams, telephones and express, \$3,890.47; maps and plans, \$3,078.75; underwriters' boards and tariff associations, etc., \$21,536.01; legal expenses, \$178; furniture and fixtures, \$2,797.63; general expenses, \$7,954.68; fire department, etc., \$237.95; exchange, \$1,077.40.....		88,098 01	
Total expenditure in Canada.....	\$	1,330,898 87	

SUMMARY OF RISKS AND PREMIUMS IN CANADA

RISKS AND PREMIUMS	Class of Business	
	Fire	
	Amount	Premiums
	\$	\$ cts.
Gross in force at end of 1920.....	215,810,520	2,494,620 55
Taken in 1921, new and renewed.....	154,720,682	1,818,454 91
Totals.....	370,531,202	4,313,075 46
Less ceased.....	165,740,405	1,899,423 77
Gross in force at end of 1921.....	204,790,797	2,413,651 69
Less reinsured.....	1,111,392	9,568 01
Net in force at end of 1921.....	203,679,405	2,404,083 68

SCHEDULE B

Bonds and debts. owned, viz.:—

On deposit with Receiver General—

Governments—

	Par value	Market value
Dom. of Canada (C.P.R. Land Grant) stock, 1938, 3½ p.c.....	\$ 48,666 67	\$ 35,040 00
Dom. of Canada stock, 1930/1950, 3½ p.c.....	570,617 00	370,901 05
Dom. of Canada Victory Loan, 1937, 5½ p.c.....	85,500 00	88,920 00
British Funding Loan, 1960/1990, 4 p.c.....	610,767 00	421,429 00
British Conversion Loan, 1961, 3½ p.c.....	194,667 00	118,746 66

Cities—

Edmonton, 1923, 5 p.c.....	4,867 00	4,769 33
Edmonton, 1933, 5 p.c.....	24,333 00	21,170 00
Edmonton, 1953, 5 p.c.....	19,467 00	15,378 56
Montreal, 1925, 4 p.c.....	500 00	470 00
Montreal stock, 1927, 4 p.c.....	1,500 00	1,380 00
Ottawa, 1927, 4 p.c.....	14,600 00	13,578 00
Ottawa, 1937, 4 p.c.....	16,547 00	13,899 10
Ottawa, 1938, 4 p.c.....	4,867 00	4,039 32
Ottawa, 1940, 4 p.c.....	12,653 00	10,375 73
Toronto, 1935, 5 p.c.....	14,000 00	13,160 00
Toronto, 1937, 5 p.c.....	11,000 00	10,230 00
Toronto, 1938, 5 p.c.....	12,000 00	11,160 00
Toronto, 1940, 5 p.c.....	13,000 00	12,090 00
Toronto, 1944, 4 p.c.....	146,000 00	115,340 00
Toronto, 1948, 4 p.c.....	48,667 00	37,960 00
Winnipeg, 1931, 4 p.c.....	46,500 00	40,455 00

Railways—

Can. Nor. Ont. Ry. deb. stock (g'teed by Prov. of Ontario), 1938, 3½ p.c.....	146,000 00	96,360 00
C.N.R., 1st mtge. (g'teed by Prov. of Manitoba) 1930, 4 p.c.....	48,667 00	42,340 00
C.N.R., Ontario division (g'teed by Prov. of Manitoba) 1930, 4 p.c.....	24,333 33	21,170 00

Miscellaneous—

Huron and Erie Mortgage Corporation, 1923, 5½ p.c.....	50,000 00	50,000 00
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Total on deposit with Receiver General..... \$ 2,169,719 00 \$ 1,570,361 75

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THE LIVERPOOL AND LONDON AND GLOBE—Continued

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

FIRE ACCOUNT

£	s.	d.	£	s.	d.
Amount of Fire Insurance Fund at beginning of the year—					
Reserve of unexpired risks being 40 per cent. of year's income.....	2,008,908	4 0			2,788,464 7 7
Additional reserve.....	1,300,000	0 0			1,031,732 15 11
Premiums received after deduction of reinsurance.....	3,308,908	4 0			708,336 16 1
Transferred from Profit and Loss.....	4,406,804	7 5			
	23,295	8 2			
Losses by fire after deduction of reinsurance.....					
Expenses of management.....					
Commission.....					
Other payments, viz.—					
Contributions to fire brigade at home and abroad.....			7,054	7 4	
State taxes (foreign).....			140,697	11 9	
Amount of Fire Insurance Fund at the end of the year, as in balance sheet—					147,752 5 1
Reserve for unexpired risks being 40 per cent of the premium income of the year.....			1,762,721	14 11	
Additional reserve.....			1,300,000	0 0	
					3,062,721 14 11
					£7,739,007 19 7

PROFIT AND LOSS ACCOUNT

£	s.	d.	£	s.	d.
Balance of last year's account.....	212,725	7 3			160,808 11 7
Interest (less income tax) not carried to other accounts.....	370,213	17 7			159,397 19 6
Transferred from.....					22,562 8 0
Investment Fluctuation Account.....	500,000	0 0			12,619 10 8
Members' Life Profits account.....	19,914	7 6			276,768 7 1
Employers' Liability account.....	85,830	13 8			1,969 11 10
Miscellaneous Insurance account.....	180,179	9 3			50,000 0 0
					75,000 0 0
Dividends to Shareholders—					2,540 12 6
Balance of dividend for 1920, paid 22nd May, 1921.....					158,419 1 11
Interim dividend for the year 1921, paid 22nd November.....					23,295 8 2
Interest at 4 per cent perpetual Debenture stock.....					36,083 11 9
Income tax and provision for excess profits duty.....					389,398 12 3
Carried to Personal Accident account.....					
Carried to staff pension fund.....					
Provision for doubtful Marine reinsurance recoveries.....					
Exchange.....					
Loss on realization of securities.....					
Fire account.....					
Marine account.....					
Carried to next year's account.....					
					£1,368,863 15 3

THE LIVERPOOL AND LONDON AND GLOBE—*Concluded*

BALANCE SHEET

LIABILITIES	£ s. d.		£ s. d.		Assets	
	£	s. d.	£	s. d.	£	s. d.
Members' capital, 600,000 shares of £5 each of which 531,050 are issued, and £1 per share paid up	531,050	0 0			Mortgages on property within the United Kingdom	275,034 4 4
Four per cent perpetual debenture stock	805,800	0 0			Mortgages on property out of the United Kingdom	480,377 1 0
Four per cent "Thames and Mersey" debentures	450,695	0 0			Loans on the company's policies within their surrender values	152,820 14 5
			1,787,545	10 0	Loans on parcelial and other public rates	80,896 1 9
Life Assurance Funds—					Loans on life interests and annuities	19,210 0 0
Liverpool and London and Globe	4,928,107	9 10			Loans on reversions	1,498 9 7
Globe	16,509	0 3	4,944,616	10 1	Loans on stocks and shares	6,510 15 8
					Investments at their book values—	
<i>Annuity Funds—</i>					Deposited with the High Court—	
Liverpool and London and Globe			506,128	7 1	British Government securities	£ 16,283 17 0
Leasehold and Redemption fund			27,393	15 9	Municipal and county securities, United Kingdom	13,268 0 0
General reserve fund			1,000,000	0 0	Indian and Colonial Government securities	875 0 0
Fire reserve funds			3,062,721	14 11	Railway and other debentures and debenture stock	1,750 0 0
Personal accident reserve fund			140,576	8 7	Railway preference stocks	5,000 0 0
Marine reserve fund			450,806	11 6		
Employers' liability reserve fund			243,636	8 6	British Government securities	37,176 17 0
Profit and Loss			339,398	12 3	Municipal and County securities, United Kingdom	3,501,405 9 3
Members' life profits account			19,334	5 5	Indian and Colonial Government securities	102,194 8 3
Miscellaneous insurance reserve fund			2,383,077	8 7	Indian and Colonial Municipal securities	696,135 19 3
Other Funds, viz.—					Indian and Colonial Provincial securities	169,218 11 10
Four per cent perpetual debenture stock premium fund			268,600	0 0	Foreign government securities	62,572 18 7
Permanent fire policy deposit fund			34,675	0 1	Foreign Municipal securities	2,693,192 14 1
Staff Pension fund			121,967	19 0	Foreign Provincial securities	422,697 14 7
Investment fluctuation fund			1,500,000	0 0	Stocks and shares of other companies	328,543 5 3
Suspense account			371,864	7 1	Bonds of other companies	£ 9,047 0 0
Transfer fees reserved			2,194	5 0		31,708 12 2
Claims under Life policies admitted but not paid—					Railway and other debentures and debenture stocks	40,755 12 3
Liverpool and London and Globe			93,064	19 9	Railway and other preference and guaranteed stocks	3,735,008 1 8
Outstanding fire losses			849,374	19 3	Railway and other ordinary stocks	2,001,710 16 9
Outstanding marine claims			128,069	19 3	House property, including offices partly occupied by the company	17,376 17 3
Other sums owing by the Company—					Freehold ground rents	1,442,388 2 3
Dividends due and unpaid			8,114	8 5	Leasehold ground rents	30,108 4 11
Amount owing to other Insurance companies			979,957	19 2	Life interest and annuities	1,371 8 2
Current accounts owing by the company			835,993	18 1	Reversions	180,424 7 1
Bills payable			42,687	5 10	Rent charges	118,515 3 1

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	£	s.	d.
(Being the uncollected portion of the revenue of the last quarter, ending on the date to which these accounts are made up; since collected.)			
Agents' balances	£1,390,389	11	5
Outstanding premiums	642,688	16	11
	2,033,078	8	4
Outstanding dividends, interest and rents	11,005	0	7
Outstanding interest, accrued but not due	135,206	19	11
Cash—			
On deposit	£ 225,113	17	0
In hand and on current account	847,499	12	5
	1,072,613	9	5
Other assets—			
Amounts owing to the company	£ 43,749	17	6
Amounts owing by other insurance companies	242,909	6	9
Bills receivable	40,184	11	9
	326,843	16	0
House property, including offices partly occupied by the company	16,509	0	3
	£20,191,800	13	7

12 GEORGE V, A. 1922

THE LIVERPOOL-MANITOBA ASSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President and Managing Director, J. GARDNER THOMPSON—Vice-President and Secretary,
LEWIS LAING—Principal Office, Montreal.

(Incorporated March 12, 1912, by an Act of Parliament of Canada, 2 George V, Chapter 114. Dominion
license issued August 1, 1912)

CAPITAL

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed.....	500,000 00
Amount paid thereon in cash.....	175,000 00

(For List of Shareholders, see Appendix)

ASSETS

Book value of bonds and debts. (<i>For details, see Schedule B</i>).....	\$ 1,168,215 62
Cash at head office.....	6,205 24
Cash in banks, viz.:—	
Bank of Montreal, Montreal.....	\$ 41,888 12
Bank of Toronto, Winnipeg.....	6,245 70
Bank of Toronto, Toronto.....	7,209 87
Bank of Montreal, St. John.....	1,546 63
Total cash in banks.....	56,890 32
Interest accrued.....	12,877 86
Agents' balances and premiums uncollected, fire, \$49,118.36; auto (A) \$1,093.68.....	50,212 04
Total assets.....	\$ 1,294,401 03

LIABILITIES

Amount of fire claims, adjusted and unpaid (\$96.49 account prior to 1921).\$	20,615 70
Amount of auto (A) claims, adjusted and unpaid.....	3,500 00
Total net amount of claims, adjusted and unpaid.....	\$ 24,115 70
Reserve of unearned premiums, fire, \$246,841.51; auto (A), \$5,723.41; explosion, \$217.79; total, \$252,782.71; carried out at 80 per cent.....	202,226 17
Investment reserve fund.....	73,970 96
Due and accrued for salaries and other expenses (estimated).....	13,171 28
Taxes due and accrued.....	11,388 08
Reinsurance premiums, fire.....	129,852 10
Total liabilities.....	\$ 454,724 29
Surplus of assets over liabilities.....	\$ 839,676 79
Capital paid in cash.....	175,000 00
Surplus over all liabilities and paid up capital.....	\$ 664,676 79

SESSIONAL PAPER No. 8

THE LIVERPOOL-MANITOBA—Continued
INCOME

Premiums	Class of Business		
	Fire	Automobile (A)	(Burglary)
	\$ cts.	\$ cts.	\$ cts.
Gross written.....	533,016 66	25,158 80	7,450 54
Less reinsurance ceded.....	173,042 95	3,106 62	4,306 38
Less return premiums.....	89,733 55	10,074 69	2,628 00
Total deduction.....	262,776 50	13,181 31	6,934 38
Net written.....	270,240 16	11,977 49	516 16
Net premiums written for all classes of business.....	\$ 282,733 81		
Interest earned on investments.....	54,682 60		
Total income in Canada.....	\$ 337,416 41		

EXPENDITURE

Claims	Class of Business	
	Fire	Accident
	\$ cts.	\$ cts.
Gross claims incurred during the year.....	225,063 98	22,267 86
Less savings and salvage.....	133 00	465 00
Less reinsurance.....	117,877 81	1,414 19
Total deduction.....	118,010 81	1,879 19
Net incurred for said claims.....	107,053 17	20,388 67
Total net incurred for claims for all classes of business.....	\$ 127,441 84	
Adjustment expenses incurred, fire, \$3,453.68; other, \$1,060.40.....	4,514 08	
Dividends declared.....	34,500 01	
Commission and brokerage.....	41,540 16	
Taxes.....	13,780 85	
Salaries, fees and travelling expenses:—Fire salaries:—Chief agency, \$39,421.11; fees:—directors, \$648.16; auditors, \$913.75.....	40,983 02	
Miscellaneous expenditure, viz., Fire:—Advertising, \$376.98; fire departments, patrol and salvage corps assessments, etc., \$27.34; furniture and fixtures, \$1,420.34; inspections and surveys, \$5,938.12; legal expenses, \$9.50; maps and plans, \$1,821.76; postage, telegrams, telephones and express, \$1,331.20; printing and stationery, \$5,694.05; rents, \$5,008.02; underwriters' boards, associations, etc., \$6,571.46; exchange, —\$1,231.57; general expense, \$2,918.82.....	29,886 02	
Total expenditure.....	\$ 292,645 98	

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES
NOT LICENSED UNDER THE INSURANCE ACT

Amount of reinsurance premiums ceded to unlicensed companies.....	\$ 55,324 69
Amount of commission thereon.....	121,492 51
Amount of losses incurred by said companies.....	81,776 76
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$102,220.95 carried out at 80 per cent.....	4,867 79
Amount of losses due and recoverable from such companies.....	129,862 60
Amount of reinsurance premiums payable to such companies.....	

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THE LIVERPOOL-MANITOBA—*Concluded*
SUMMARY OF RISKS AND PREMIUMS

	Fire		Auto- mobile (A)	Explosion
	Amount	Premiums	Premiums	Premiums
	\$	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	55,675,374	683,734 33		4,065 56
Taken during 1921—new and renewed.....	44,226,593	533,016 66	25,158 80	7,450 54
Total.....	99,901,967	1,216,750 99		11,516 10
Deduct terminated.....	43,934,954	534,577 57	10,950 53	6,325 36
Gross in force at end of 1921.....	55,967,013	682,173 42	14,208 27	5,190 74
Deduct reinsured.....	17,397,781	195,543 24	2,761 54	4,732 42
Net in force at 1921.....	38,569,232	486,630 18	11,446 73	458 32

SCHEDULE B

Bonds and debentures owned by the Company, viz.:—

On deposit with Receiver General—

	Par value	Book value	Market value
Province of Manitoba, 1937, 4 p.c.....	\$ 21,000 00	\$ 21,118 32	\$ 17,010 00
Montreal Commercial High School (g'teed by Prov. of Quebec), 1949, 4 p.c.....	35,000 00	34,913 15	26,950 00
Maisonneuve, R.C. school, 1953, 5½ p.c.....	25,000 00	25,000 00	23,750 00
Notre Dame de Grace Dist., 1951, 5 p.c.....	15,000 00	15,499 60	13,200 00
Rosemount R.C., 1951, 5½ p.c.....	13,000 00	14,044 14	12,350 00
Total on deposit with Receiver General.....	\$ 100,000 00	\$ 110,575 21	\$ 93,260 00

*Held by the Company—**Governments—*

Dom. of Canada, 1930/1950, 3½ p.c.....	4,866 66	4,741 50	3,163 33
Dom. of Canada, 1929, 5½ p.c.....	15,000 00	14,999 21	15,300 00
Dom. of Canada Victory Loan, 1934, 5½ p.c.....	90,000 00	88,500 00	89,100 00
Dom. of Canada Victory Loan, 1937, 5½ p.c.....	250,000 00	250,483 05	260,000 00
Dom. of Canada Victory Loan, 1933, 5½ p.c.....	25,000 00	25,000 00	25,250 00
Province of Alberta, 1923, 4½ p.c.....	25,000 00	24,157 89	25,500 00
Province of Nova Scotia, 1922, 3 p.c.....	15,000 00	14,151 07	14,850 00
Province of Quebec, 1937, 3 p.c.....	10,000 00	7,672 39	7,800 00
Province of Quebec, 1930, 6 p.c.....	30,000 00	30,000 00	30,600 00
Province of Ontario, 1941, 6 p.c.....	55,000 00	53,809 50	57,200 00
Province of Ontario, 1935, 6 p.c.....	2,000 00	1,990 00	2,060 00

City—

Toronto, 1955, 4½ p.c.....	90,000 00	82,800 00	74,700 00
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Town—

Outremont, 1938, 4 p.c.....	50,000 00	50,516 26	40,000 00
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Schools—

Montreal P., 1935, 4 p.c.....	32,000 00	32,000 00	26,560 00
Westmount (St. Leo) R.C., 1951, 5 p.c.....	15,000 00	15,580 47	13,050 00

Railways—

Grand Trunk perp. cons. deb. stock, 4 p.c.....	111,933 33	100,487 88	68,279 33
Quebec, Montmorency and Charlevoix Ry., 1st mtge., 1923, 5 p.c.....	25,000 00	25,010 78	24,000 00
Winnipeg Electric, 1st ref. mtge. S. F. 1935, 5 p.c.....	10,000 00	10,364 00	8,700 00

Miscellaneous—

Can. Perm. Mtge. Corp., 1923, 4½ p.c.....	25,000 00	25,000 00	25,000 00
Can. Perm. Mtge. Corp., 1922, 5 p.c.....	10,000 00	10,000 00	10,000 00
Montreal Light Heat and Power, Lachine, S.F., 1933, 5 p.c.....	79,000 00	79,555 70	75,840 00
Montreal Water and Power Co., Lachine S.F., prior lien, 1932, 4½ p.c.....	31,633 33	30,699 07	26,572 00
New Brunswick Cold Storage Co. (g'teed by Prov. of New Brunswick), 1947, 4 p.c.....	9,000 00	8,886 30	6,660 00
Ontario Loan and Debenture Co., 1922, 5 p.c.....	20,000 00	20,000 00	20,000 00
Shawinigan Water and Power Co., cons. 1st mtge., 1934, 5 p.c.....	25,000 00	25,418 84	25,000 00
Toronto Harbour Com., 1953, 4½ p.c..... (g'teed by City of Toronto)	30,000 00	25,816 50	25,800 00

Total par, book and market values..... \$ 1,194,433 32 \$ 1,168,215 62 \$ 1,094,244 66

SESSIONAL PAPER No. 8

THE LONDON ASSURANCE

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

Governor, COLIN F. CAMPBELL—Manager, JAMES CLUNES—Principal Office, No. 7, Royal Exchange, London, E.C., England—Joint Managers in Canada—W. KENNEDY AND W. B. COLLEY—Head Office in Canada, Montreal.

(Incorporated June 22, 1870. Commenced business in Canada, Mar. 1, 1862)

CAPITAL

Amount of capital authorized.....	\$ 9,733,333 33
Amount subscribed.....	4,363,210 00
Amount paid thereon in cash.....	<u>3,741,345 00</u>

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds and debts on deposit with Receiver General, viz:—

	Par value	Market value
Prov. of Alberta, 1943, 4½ p.c.....	\$ 42,826 67	\$ 31,691 73
British Govt. War. Loan, 1929/1947, 5 p.c.....	121,666 67	100,983 33
British Treasury Bonds, 1929, 5½ p.c.....	225,083 33	207,076 66
<i>Railways—</i>		
Can. Northern Ry. 1st mtge. deb. stock (g'teed by		
Prov. of Alberta), 1939, 4 p.c.....	12,166 67	8,151 66
Can. Northern Ry. Co., 1st mtge. deb. stock (g'teed by		
Prov. of Sask.), 1939, 4 p.c.....	12,166 67	8,151 66
<i>Miscellaneous—</i>		
Can. Perm. Mtge. Corp., 1924, 5½ p.c.....	24,333 33	24,333 33
Can. Perm. Mtge. Corp., 1923, 6 p.c.....	5,000 00	5,000 00
Protestant Board of School Comm., 1935-45, 5 p.c.....	171,000 00	172,710 00

Total on deposit with Receiver General.....\$ 614,243 34 \$ 558,098 37

Carried out at market value.....\$ 558,098 37

Other Assets in Canada

Cash at head office in Canada.....1,525 26

Cash in banks, viz:—

Union Bank of Canada, Montreal.....	\$ 51,276 37
Canadian Bank of Commerce, Vancouver.....	34,675 27

Total cash in banks.....85,951 64

Agents' balances and premiums uncollected—

Fire (\$1,926.13 on business prior to Oct. 1, 1921).....	\$ 70,434 24
Automobile (A).....	1,324 68
Automobile (B).....	883 12
Inland Transportation.....	5,428 86

Total.....78,070 90

Gross assets.....\$ 723,646 17

Deduct assets not admitted.....1,926 13

Net admitted assets in Canada.....\$ 721,720 04

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THE LONDON ASSURANCE—Continued

LIABILITIES IN CANADA

Unsettled claims, viz.:—		
Fire, adjusted, and unpaid (\$100 accrued prior to 1921).....	\$ 75,248 00	
Automobile (A), adjusted and unpaid.....	525 00	
Automobile (B), adjusted and unpaid.....	605 00	
Inland Transportation, adjusted and unpaid.....	500 00	
Total net amount of unsettled claims.....	\$ 76,878 00	
Reserve of unearned premiums:—		
Fire.....	\$ 437,043 51	
Automobile (A).....	4,709 54	
Automobile (B).....	3,410 36	
Inland Transportation.....	21 85	
Total, \$445,185.26; carried out at 80 p.c.....		356,148 20
Taxes due and accrued, fire, \$12,365.62; other, \$3,163.15.....		15,528 77
Agency and other expenses, due and accrued, fire, \$3,210.37; other, \$249.60.....		3,459 97
Reinsurance premiums, fire.....		283 02
Total liabilities in Canada.....	\$ 452,297 96	

INCOME IN CANADA

Premiums	Class of Business			
	Fire	Auto (A)	Auto (B)	Inland Transportation
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	656,959 80	10,950 40	7,929 94	25,021 73
Less reinsurance.....	7,539 64			
Less return premiums.....	89,738 27	1,016 80	678 26	
Total deduction.....	97,277 91			
Net premiums written.....	559,681 89	9,933 60	7,251 68	25,021 73
Total net premiums written for all classes of business.....				\$ 601,888 90
Interest earned on investments.....				35,664 93
Total income in Canada.....				\$ 637,553 83

EXPENDITURE IN CANADA

Losses	Class of Business			
	Fire	Auto (A)	Auto (B)	Inland Transportation
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year...	313,769 74	2,536 75	3,100 50	500 00
Less savings and salvage.....	1,820 65			
Less reinsurance.....	18,624 98			
Total deduction.....	20,445 63			
Net losses incurred.....	293,324 11	2,536 75	3,100 50	500 00

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THE LONDON ASSURANCE—Continued

EXPENDITURE IN CANADA—Concluded

Total net losses incurred for all classes of business.....	\$	299,461 36
Adjustment expenses, fire, \$7,668 30; other, \$415.02.....		8,083 32
Commission and brokerage, fire, \$109,703.17; other, \$8,124.73.....		117,827 90
Commission on profits, fire \$3,210.37; other, \$249.60.....		3,459 97
Taxes, fire, \$19,665.65; other, \$823.22.....		20,488 87
*Salaries, fees and travelling expenses:—Salaries:—Chief Agency, \$50,626.59; general and special agents, \$690; fees:—Auditors, \$472; travelling expenses:—chief agency, \$9,460;		61,248 59
†Miscellaneous expenditure, viz.:—Advertising, \$1,541.78; legal expenses, \$100; maps and plans, \$2,176.57; postage, telegrams, telephones and express, \$3,827.80; printing and stationery, \$7,506.82; rents, \$4,692.30; underwriters' boards, associations, etc., \$8,556.26; sundries, \$4,381.51.....		32,783 04
Total expenditure in Canada.....	\$	543,353 05

*(Of which \$58,283.54 belongs to fire business.)

†(Of which \$29,969.10 belongs to fire business.)

SUMMARY OF RISKS AND PREMIUMS IN CANADA

	Class of Business				
	Fire		Auto (A)	Auto (B)	Inland Transportation
	Amount	Premiums	Premiums	Premiums	Premiums
	\$	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	78,863,306	859,124 77	8,422 34	3,609 57	12 66
Taken in 1921, new and renewed.....	60,240,674	656,959 80	10,950 40	7,929 94	25,021 73
Totals.....	139,103,980	1,516,084 57	19,372 74	11,539 41	25,034 39
Less ceased.....	60,718,419	647,076 44	9,953 66	4,718 69	24,990 69
Gross in force at end of 1921.....	78,385,561	869,008 13	9,419 08	6,820 82	43 70
Less reinsured.....	1,140,332	8,734 45			
Net in force at end of 1921.....	77,245,229	860,273 68	9,419 08	6,820 82	43 70

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Transferred from Life Account.....	10,000	0	0
“ Fire Account.....	162,857	10	8
“ Marine Account.....	58,906	6	8
“ Accident Account.....	436	17	6
“ Employers' Liability Account.....	14,825	2	0
Agency fees.....	7,732	7	6
Transfer fees.....	124	17	6
	<u>£ 557,318</u>	<u>5</u>	<u>9</u>

Expenses not charged to other accounts.....	44,104	12	9
Balance as per Balance Sheet.....	<u>208,244</u>	<u>9</u>	<u>0</u>

BALANCE SHEET

LIABILITIES

Shareholders' capital, £2,000,000 of which is paid up.....	£ 873,275	s. 0	d. 0
General Reserve Fund.....	1,250,000	0	0
Life Assurance Fund.....	3,155,338	1	2
Capital and Leasehold Redemption Fund.....	22,011	17	5
Accident Fund.....	12,707	8	3
Fire Fund.....	1,250,000	0	0
Marine Fund.....	800,000	0	0
Employers' Liability Fund.....	63,459	3	8
General Accident Fund.....	62,222	10	10
Premiums paid in advance.....	6	17	11
Investments Depreciation and Contingencies Account.....	380,000	0	0
Profit and Loss.....	203,244	9	0
Outstanding life claims.....	51,155	6	2
“ fire losses.....	202,825	16	6
“ marine losses.....	73,408	16	10
“ dividends to shareholders.....	9,624	5	0
Income Tax and Excess Profit Tax.....	144,289	4	10
Fire premiums due to other companies.....	176,085	8	4
Marine premiums due to other companies.....	6,785	12	8
Marine premiums due to other companies.....	236,276	14	2
Sundry Creditors and Credit Balances.....	48,896	16	7
Clerks' Savings Fund.....	3,538	19	4
Interest paid in advance.....	2,620	2	6
Bills payable.....	3,527	18	6

ASSETS

Mortgages on property within the United Kingdom.....	£ 939,142	s. 12	d. 7
Loans on parcelial and other public rates.....	28,646	3	8
Loans on life interests.....	76,550	11	5
Loans on reversions.....	53,005	0	11
Loans on stocks and shares.....	42,114	16	9
Loans on life policies of the corporation within their surrender values.....	117,223	1	3
Investments, viz.:—			
Deposit with the High Court.....	55,230	1	8
British Government securities.....	1,041,323	16	3
Municipal and County securities, United Kingdom.....	38,422	8	9
Indian and Colonial Government securities.....	211,755	4	11
“ Provincial securities.....	12,150	0	0
“ Municipal securities.....	106,648	19	2
Foreign Government securities.....	709,478	3	4
“ Provincial securities.....	42,000	0	0
“ Municipal securities.....	223,816	3	4
Railway and other debentures and debenture stock, Home and Foreign.....	1,157,552	9	1
Railway and other preference and guaranteed stocks, Home and Foreign.....	145,255	4	0
Railway and other ordinary stocks.....	835,734	8	5
Freehold ground rents.....	162,003	3	0
Leasehold ground rents.....	107,323	13	2
Freehold premises.....	541,421	5	8
Leasehold premises.....	30,248	8	0
Life interests.....	1,637	17	3
Reversions.....	7,310	1	10
Balance remaining of the cost of acquiring business connection of an affiliated company.....	200,000	0	0

<u>£ 557,318</u>	<u>5</u>	<u>9</u>
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THE LONDON ASSURANCE—*Concluded*BALANCE SHEET—*Concluded*

£	s.	d.	£	s.	d.
Agents' Balances.....			612,705	2	9
Sundry Debtors.....			2,220	10	9
Marine reassurances recoverable.....			301,362	19	7
Fire reassurances recoverable.....			24,308	10	8
Outstanding premiums.....			248,363	2	7
Outstanding interest.....			11,986	6	11
Fire premiums due by other companies.....			58,660	3	5
Accident premiums due by other companies.....			5,821	3	7
Cash—					
On deposit.....			£ 143,737	2	1
On hand and on current accounts.....			138,927	3	9
Bills receivable.....			282,664	5	10
Policy stamps.....			1,380	7	2
			654	2	0
£9,036,300 9 8			£9,036,300	9	8

SESSIONAL PAPER No. 8

THE LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

General Manager, HERBERT C THISTLETON—Secretary, DAVID HERON, M.A., D.Sc.—Principal Office, 20-22 Lincoln's Inn Fields, London, Eng.—Manager in Canada, GEO. WEIR—Head Office in Canada, Toronto.

(Established A.D. 1867. Commenced business in Canada, July, 1880)

CAPITAL

Amount of joint stock authorized.....	£ 375,000	\$ 1,825,000 00
Amount subscribed and paid in cash.....	194,823	948,138 60

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Market value of bonds and debentures on deposit with Receiver General (<i>For details, see Schedule B</i>).....	\$ 1,404,942 10
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Other Assets in Canada

Mortgage loans on real estate, first liens.....	4,700 00
Market value of bonds and debentures on deposit with New Brunswick Government, (<i>For details, see Schedule C</i>).....	6,795 00
Market value of bonds and debentures held by the Company (<i>For details, see Schedule D</i>)..	374,290 33
Cash at head office in Canada.....	11,194 53
Cash in banks, viz.:—	
Bank of Nova Scotia, Toronto.....	\$ 10,970 14
Canadian Bank of Commerce, Toronto.....	3,132 49
Merchants Bank of Canada.....	1,963 83

Total cash in banks.....	16,066 46
Interest accrued.....	20,328 51
Associated Companies, Manitoba.....	48,308 78
Office furniture, \$13,500; plans, 88,000.....	21,500 00
Agents' balances and premiums uncollected, viz.:—	
Fire (\$27,709.74 on business prior to Oct. 1, 1921).....	\$ 137,759 79
Accident (\$4,159.02 on business prior to Oct. 1, 1921).....	11,415 33
Accident and sickness combined (\$338.35 on business prior to Oct. 1, 1921) .	2,773 89
Automobile (A), \$1,992.72 on business prior to Oct. 1, 1921).....	6,174 97
Automobile (B), \$4,072.86 on business prior to Oct. 1, 1921).....	10,521 93
Guarantee (\$14,923.09 on business prior to Oct. 1, 1921).....	31,515 91
Liability (\$11,184.16 on business prior to Oct. 1, 1921).....	31,534 29
Sickness (\$1,847.69 on business prior to Oct. 1, 1921).....	11,377 45

Total.....	243,073 56
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Agency adjustments.....	\$ 3,683 19
Deposited with Govt. of Manitoba (Workmen's Compensation).....	5,000 00
Reinsurance claims recoverable.....	6,003 35

Gross assets in Canada.....	\$ 2,165,885 81
Deduct assets not admitted.....	87,727 63

Net admitted assets in Canada.....	\$ 2,078,158 18
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LIABILITIES IN CANADA

Unsettled claims, viz.:—

Fire, unadjusted (\$12,673 accrued in previous years).....	\$ 85,515 00
Fire, resisted, in suit.....	10,000 00
Accident, unadjusted.....	14,167 00
Accident and sickness combined, unadjusted.....	2,410 00
Automobile (A), unadjusted.....	11,030 00
Automobile (B), unadjusted (\$7,980 accrued in previous years).....	24,230 00
Liability, unadjusted (\$42,938.92 accrued in previous years).....	50,263 92
Guarantee, unadjusted.....	\$ 34,910 00
Guarantee, resisted, in suit.....	25,000 00
Guarantee, resisted, not in suit (accrued prior to 1921).....	100,000 00

Total guarantee claims unsettled (\$36,400 accrued prior to 1921).....	159,910 00
Sickness, unadjusted (\$5,000 accrued prior to 1921).....	11,906 00

Total net amount of unsettled claims.....	\$ 369,461 92
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THE LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED—*Continued*LIABILITIES IN CANADA—*Concluded.*

Reserve of unearned premiums:—

Fire.....	\$ 432,943 15	
Accident.....	57,497 10	
Combined accident and sickness.....	8,611 10	
Automobile (A).....	27,181 95	
Automobile (B).....	64,904 23	
Guarantee.....	72,783 67	
Liability.....	31,428 49	
Sickness.....	25,507 85	
Total, \$720,857.54; carried out at 80 per cent.....	\$ 576,686 03	
Agency and other expenses, fire, \$1,000; other \$2,500.....	3,500 00	
Borrowed money.....	200,000 00	
Taxes, due and accrued: fire, \$8,900.64; other, \$11,760 47.....	20,661 11	
Reinsurance premiums due:—		
Fire.....	\$ 1,732 91	
Accident.....	1,707 23	
Combined accident and sickness.....	347 25	
Automobile (A).....	315 59	
Guarantee.....	4,066 08	
Liability.....	3,655 17	
Sickness.....	615 44	
Total.....	12,439 67	
Total liabilities in Canada.....	\$ 1,182,748 73	

INCOME IN CANADA

Premiums	Class of Business				
	Fire	Accident	Auto (A)	Auto (B)	Guarantee
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross written.....	899,825 55	171,673 64	108,991 72	196,998 24	188,167 90
Less reinsurance ceded....	36,754 25	16,494 47	25,514 93	2,147 85	17,485 75
Less return premiums....	243,007 91	40,753 52	29,570 36	65,410 46	49,221 16
Total deduction.....	279,762 16	57,247 99	55,085 29	67,558 31	66,706 91
Net written.....	620,063 39	114,425 65	53,906 43	129,439 93	121,460 99

Premiums	Class of Business			
	Hail	Liability	Sickness	Combined Accident and sickness
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross written.....	158,779 98	213,519 74	73,455 58	27,199 34
Less reinsurance ceded.....	12,028 04	24,634 57	4,755 71	626 22
Less return premiums.....	8,299 82	29,434 43	21,483 92	4,433 76
Total deduction.....	20,327 86	54,069 00	26,239 63	5,059 98
Net written.....	138,452 12	159,450 74	47,215 95	22,139 36

Net premiums written for all classes of business.....	\$ 1,406,554 56
Interest earned on investments.....	69,291 09
Total income in Canada.....	\$ 1,475,845 65

SESSIONAL PAPER No. 8

THE LONDON GUARANTEE AND ACCIDENT—*Continued*
EXPENDITURE IN CANADA

Claims	Class of Business				
	Fire	Accident	Auto (A)	Auto (B)	Guarantee
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross claims incurred during the year.....	625,769 99	77,865 75	80,740 62	70,818 24	205,759 50
Less savings and salvage..	948 06		826 76	1,126 66	12,846 06
Less reinsurance.....	14,490 14	6,658 86	32,934 33	1,008 45	69 22
Total deduction.....	15,438 20		33,761 09	2,135 11	12,915 28
Net incurred for said claims	610,331 79	71,206 89	46,979 53	68,683 13	192,844 22

Claims	Class of Business			
	Hail	Liability	Sickness	Accident and Sickness Combined
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross claims incurred during the year.....	164,253 64	—12,900 98	21,183 06	10,786 49
Less reinsurance.....	15,240 44	5,308 03	1,811 31	
Net incurred for said claims.....	149,013 20	—18,209 01	19,371 75	10,786 49

Total net incurred for claims for all classes of business.....	\$ 1,151,007 99
Adjustment expenses: fire, \$13,742.63; other, \$20,031 67.....	33,774 35
Commission and brokerage, fire, \$135,599.30; other, \$200,939.49.....	336,538 79
Commission on profits: fire, \$1,703.54; other, \$1,306.49.....	3,010 03
Taxes: fire, \$22,702.50; other, \$21,079 10.....	43,781 60
*Salaries, fees and travelling expenses:—Salaries: chief agency, \$165,541.96; fees, auditors, \$900; travelling expenses of chief agency, \$25,328.07.....	191,770 03
†Miscellaneous expenditure, viz.: advertising, \$3,781 37; furniture and fixtures, \$3,042.46; legal expenses, \$1,905.78; maps and plans, \$2,153.52; postage, telegrams, telephones and express, \$7,101.60; printing and stationery, \$24,800.42; rents, \$14,812.69; underwriters' boards, associations, etc., \$9,279.34; elevator inspections, \$1,937.80; Manitoba, W.C. Board, \$2,557.43; sundry expenses, \$23,160.72.....	94,533 13
Total expenditure in Canada.....	\$ 1,854,415 92

*(Of which \$44,733.96 belongs to fire business.)

†(Of which \$30,012.92 belongs to fire business.)

SUMMARY OF RISKS AND PREMIUMS IN CANADA

Fire	Amount	Premiums
	\$	\$ cts.
Gross in force at end of 1920.....	80,165,461	1,033,617 79
Taken in 1921, new and renewed.....	71,224,219	899,825 55
Totals.....	151,389,680	1,933,443 34
Less ceased.....	79,316,117	1,012,014 37
Gross in force at end of 1921.....	72,073,563	921,428 97
Less reinsured.....	2,739,838	37,995 41
Net in force at end of 1921.....	69,333,725	883,433 56

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THE LONDON GUARANTEE AND ACCIDENT—*Continued*SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

Premiums	Accident	Auto (A)	Auto (B)	Accident and Sickness Combined
	Premiums	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	139,226 67	101,022 67	159,064 85	
Taken in 1921, new.....	45,657 03	108,991 72	196,998 24	27,199 34
Taken in 1921, renewed.....	126,016 61			
Totals.....	310,900 31	210,014 39	356,963 09	27,199 34
Less ceased.....	179,411 63	130,135 56	224,106 78	12,077 06
Gross in force at end of 1921.....	131,488 68	79,878 83	131,956 31	15,122 28
Less reinsured.....	16,494 47	25,514 93	2,147 85	626 22
Net in force at end of 1921.....	114,994 21	54,363 90	129,808 46	14,496 06

	Guarantee	Hail	Liability	Sickness
	Premiums	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	175,056 27		93,819 11	56,874 58
Taken in 1921, new.....	96,854 19	158,779 98	77,187 84	23,904 57
Taken in 1921, renewed.....	91,313 71		136,331 90	49,551 01
Totals.....	363,224 17		307,338 85	130,330 16
Less ceased.....	206,299 12	158,779 98	236,420 82	74,558 75
Gross in force at end of 1921.....	156,925 05		70,918 03	55,771 41
Less reinsured.....	19,204 50		8,474 17	4,755 71
Net in force at end of 1921.....	137,720 55		62,443 86	51,015 70

SCHEDULE B

Bonds and debentures owned—

	Par value	Market value
<i>On deposit with Receiver General—</i>		
Dom. of Canada Victory Loan, 1922, 5½ p.c.....	\$ 50,000 00	\$ 50,000 00
British Funding Loan, 1960-1990, 4 p.c.....	1,646,150 00	1,135,843 50
<i>Cities—</i>		
New Westminster, 1932, 4½ p.c.....	486 67	408 80
New Westminster, 1941, 4½ p.c.....	1,460 00	1,124 20
New Westminster, 1961, 4½ p.c.....	1,946 67	1,382 14
New Westminster, 1962, 4½ p.c.....	25,306 66	17,967 73
New Westminster, 1943, 5 p.c.....	5,840 00	4,788 80
New Westminster, 1962, 5 p.c.....	5,840 00	4,555 20
New Westminster, 1963, 5 p.c.....	12,653 33	9,869 60
Prince Albert, 1964, 1 to 6 p.c.....	76,692 57	32,977 80
Victoria, 1933, 4 p.c.....	2,433 33	1,971 00
<i>Municipalities—</i>		
Point Grey, B.C., 1960-1961, 4½ p.c.....	24,333 33	17,763 33
South Vancouver, 1961, 4 p.c.....	24,333 33	15,330 00
South Vancouver, 1962, 5 p.c.....	97,333 34	74,946 67
Vancouver and District, Jt. Sewerage 1954, 4½ p.c.....	48,666 67	36,013 33
Total on deposit with Receiver General.....	\$2,023,475 89	\$ 1,404,942 10

SCHEDULE C

Bonds and debentures on deposit with New Brunswick Government, viz.:—

Prov. of New Brunswick, 1941, 3 p.c.....	\$ 9,500 00	\$ 6,460 00
Prov. of New Brunswick, 1942, 3 p.c.....	500 00	335 00
Total on deposit with New Brunswick Government.....	\$ 10,000 00	\$ 6,795 00

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THE LONDON GUARANTEE AND ACCIDENT—*Continued*

SCHEDULE D

Bonds and debentures held by the company—

	Par value	Market Value
Dom. of Canada Victory Loan, 1933, 5½ p.c.....	\$ 50,000 00	\$ 50,500 00
Dom. of Canada Victory Loan, 1934, 5½ p.c.....	50,000 00	49,500 00
Dom. of Canada Victory Loan, 1923, 5½ p.c.....	25,000 00	25,000 00
British Victory Bonds, 1920 or later, 4 p.c.....	112,500 00	84,375 00
<i>Held in Toronto—</i>		
Dom. of Canada Victory Loan, 1923, 5½ p.c.....	125,000 00	125,000 00
Dom. of Canada Victory Loan, 1933, 5½ p.c.....	1,000 00	1,010 00
Dom. of Canada Victory Loan, 1934, 5½ p.c.....	10,000 00	9,900 00
C.N.R. Equipment Note, 1923, 4½ p.c.....	1,000 00	1,000 00
Grand Trunk Pacific debentures, 1962, 4 p.c.....	24,300 00	19,440 00
City of Calgary, 1933, 5 p.c.....	9,733 33	8,565 33
Total par and market values.....	<u>\$ 408,533 33</u>	<u>\$ 374,290 33</u>

THE LONDON GUARANTEE AND ACCIDENT—*Concluded*
GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

REVENUE ACCOUNT

	£	s.	d.	£	s.	d.
Amount of General Insurance Fund at the beginning of the year—						
Reserve for unexpired risks	1,418,051	0	11			
Total estimated liability in respect of outstanding claims, including provision for liability on notices of accidents received and for deferred payments	1,840,653	11	11			
Premiums—				3,258,704	12	10
Accident	181,023	19	9			
Employers' liability (United Kingdom)	112,523	6	10			
Fire	306,247	12	5			
Other classes	3,193,259	9	3			
Interest, dividends and rents	122,150	18	9			
Less income tax	36,645	5	7			
				85,505	13	2
				<u>£7,137,264</u>	<u>14</u>	<u>3</u>
Claims and expenses of settlement paid:—						
Accident				98,417	18	0
Employers' liability (United Kingdom)				51,052	10	4
Fire				184,394	19	8
Other classes				1,840,762	12	1
				<u>2,174,628</u>	<u>0</u>	<u>1</u>
Commission						
Expenses of management				769,276	5	8
Amount transferred to Profit and Loss Account				888,047	2	5
Amount of General Insurance Fund at the end of the year—				212,380	1	4
Reserve for unexpired risks				1,401,798	13	0
Total estimated liability in respect of outstanding claims, including provision for liability on notices of accidents received and for deferred payments				1,691,134	11	9
				<u>3,092,933</u>	<u>4</u>	<u>9</u>
				<u>£7,137,264</u>	<u>14</u>	<u>3</u>

PROFIT AND LOSS ACCOUNT

	£	s.	d.	£	s.	d.
Balance of last year's account						
Interest, etc., not carried to other accounts	36,399	10	7			
Less income tax	10,892	17	3			
				25,416	13	4
Profit on exchange, etc.						
Amount transferred from investment reserve fund				11,243	12	9
Amount transferred from General Insurance Revenue account				75,000	0	0
				212,380	1	4
				<u>£ 373,048</u>	<u>8</u>	<u>8</u>
Dividends to shareholders—						
Balance dividend, 1920				36,120	11	6
Interim dividend, 1921				26,745	11	6
				<u>62,866</u>	<u>3</u>	<u>0</u>
Amount carried to reserve in connection with Reinsurance accounts						
Amount carried to general reserve fund				100,000	0	0
Amount carried to staff pension fund				125,000	0	0
Payments in respect to U.S. taxes				10,000	0	0
Balance carried to balance sheet				24,597	11	0
				<u>50,584</u>	<u>14</u>	<u>8</u>
				<u>£ 373,048</u>	<u>8</u>	<u>8</u>

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BALANCE SHEET

LIABILITIES			ASSETS		
£	s.	d.	£	s.	d.
CAPITAL—250,000 Ordinary Shares of £1 each..					
250,000	0	0	INVESTMENTS—		
5,000 Preference Shares of £5 each..			British Government Securities.....		
25,000	0	0	British Municipal Securities.....		
100,000 Preference Shares of £1 each..			Colonial Government Securities.....		
100,000	0	0	Colonial Provincial Securities.....		
£ 375,000 0 0			Colonial Municipal Securities.....		
Capital issued—			United States Government Loans.....		
125,000 Ordinary shares of £1 each, fully paid..			Other Foreign Government Securities.....		
125,000	0	0	Foreign Provincial Securities.....		
5,000 5 per cent Preference Shares of £5 each, fully paid..			Foreign Municipal Securities.....		
44,823	5	per cent	Railway and other Debentures and De-		
44,823	0	0	benture stocks—Home and Foreign.....		
£1 each, fully paid..			Railway and other Preference and Guar-		
44,823	0	0	anteed Stocks.....		
Life Assurance Fund.....			Shares in Associated Companies.....		
101,468	13	4	Freehold ground rents.....		
8,022	14	4	Loans on reversions.....		
880,825	15	6	Loans on public rates.....		
3,092,933	4	9	Mortgages on property within the United		
550,000	0	0	Kingdom.....		
125,000	0	0	Mortgages on property out of the United		
20,000	0	0	Kingdom.....		
100,000	0	0	Loans on the Company's Life Policies,		
50,584	14	8	within their surrender value.....		
Profit and Loss Account.....			Loans on personal security.....		
4,928,835	2	7	Freehold and leasehold premises.....		
Claims admitted or intimated but not paid—			Interest accrued.....		
Life Assurance.....			Branch and Agents' balances, less Reserve for Commissions,		
500	0	0	etc.....		
148,870	8	7	Premiums outstanding.....		
Special provision for United States Federal Taxes.....			Sundry debtors.....		
Other sums owing by the Company—			Sundry debitors.....		
Unclaimed dividends.....			Amounts due by other Companies on Re-insurance accounts.....		
252,174 2 1			Cash in banks and in hand.....		
Loans from Banks against security.....					
62,211 2 9					
Amounts due to other Companies on Re-insurance Accounts.....					
683,233 10 8					
£6,311,673 4 2					

THE LONDON AND LANCASHIRE INSURANCE COMPANY, LIMITED

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

Governor, F. W. RUTTER—Secretary, A. S. ROGERS—Principal Office, London, Eng.—Chief Agent in Canada, ALFRED WRIGHT—Head Office in Canada, Toronto.

(Established December 10, 1861. Commenced business in Canada, April, 1880.)

CAPITAL

Amount of joint stock capital authorized.....	£ 5,000,000	\$24,333,333 34
Amount subscribed.....	3,587,150	17,457,463 09
Amount paid thereon in cash.....	717,430	3,491,492 62

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Market value of bonds and debentures on deposit with Receiver General. (For details see Schedule B).....	\$ 1,138,387 78
--	-----------------

Other Assets in Canada

Market value of bonds and debentures held by the Company. (For details see Schedule C).....	75,050 00
Cash at chief agency.....	18,160 33
Cash in banks and trust co., viz.:—	
Dominion Bank, Toronto.....	\$ 115,293 33
Royal Bank Winnipeg.....	38,429 23
Bank of Montreal, Montreal.....	29,526 83
Canadian Bank of Commerce, Winnipeg.....	7,622 88
Merchants Bank of Canada, Vancouver.....	36,000 96
Imperial Trust Co., Toronto.....	45,561 54
Total cash in banks and trust co.....	272,434 77
Interest accrued.....	11,106 76
Agents' balances and premiums uncollected, viz.:—	
Fire (\$24,808.31 on business issued prior to Oct. 1, 1921).....	\$ 192,064 70
Automobile (A) (\$2,019.75 on business prior to Oct. 1, 1921).....	4,202 88
Total.....	196,267 58
Reinsurance losses, fire.....	32 77
Gross assets in Canada.....	\$ 1,711,440 04
Deduct assets not admitted.....	26,828 06
Net admitted assets in Canada.....	\$ 1,684,611 98

LIABILITIES IN CANADA

Net amount of fire claims, unadjusted.....	\$ 38,530 00
Net amount of fire claims resisted, in suit.....	19,840 00
Net amount of fire claims, resisted, not in suit.....	17,182 43
Net amount of automobile (A) claims, adjusted and unpaid.....	850 00
Net amount of automobile (A) claims, unadjusted.....	3,782 00
Net amount of automobile (A) claims, resisted, not in suit.....	700 00
Net amount of automobile (B) claims, adjusted and unpaid.....	125 00
Net amount of automobile (B) claims, unadjusted.....	145 00
Total net amount of unsettled claims.....	\$ 81,154 43
Reserve of unearned premiums, viz.:—	
Fire.....	\$ 836,097 80
Automobile (A).....	12,389 66
Automobile (B).....	9,896 26
Total, \$858,383.72; carried out at 80 per cent.....	686,706 98
Taxes due and accrued.....	126,638 23
Total liabilities in Canada.....	\$ 894,499 64

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THE LONDON AND LANCASHIRE—*Continued*

INCOME IN CANADA

Premiums	Class of Business		
	Fire	Auto (A)	Auto (B)
	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	1,282,752 50	34,762 52	24,254 74
Less reinsurance.....	25,772 59	1,726 80	22 95
Less return premiums.....	193,431 87	5,841 50	5,529 06
Total deduction.....	219,204 46	7,568 30	5,552 01
Net premiums written.....	1,063,548 04	27,194 22	18,702 73
Total net premiums written in Canada.....	\$ 1,109,444 99		
Interest earned on investments.....	52,410 96		
Endorsement fees.....	179 93		
Total income in Canada.....	\$ 1,162,035 88		

EXPENDITURE IN CANADA

Claims	Class of Business		
	Fire	Auto (A)	Auto (B)
	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year.....	467,879 12	21,561 08	460 85
Less reinsurance.....	8,640 51	1,842 53	15 00
Net losses incurred.....	459,238 61	19,718 55	445 85
Total net losses incurred for all classes of business.....	\$ 479,403 01		
Adjustment expenses: fire, \$10,171.82; other, \$1,472.77.....	11,644 59		
Commission and brokerage: fire, \$204,234.86; other, \$10,342.84.....	214,577 70		
Taxes.....	38,201 06		
*Salaries, fees and travelling expenses:—Salaries: Chief agency, \$35,938.94; other, \$48,116.41. Fees, auditors, \$650; Travelling expenses: Chief agency, \$2,680.61; other, \$3,231.10 ..	90,617 06		
†Miscellaneous expenditure, viz.:—Advertising, \$4,370.45; furniture and fixtures, \$1,062.43; office expenses, \$9,406.94; legal expenses, \$261.50; maps and plans, \$2,407.10; postage, telegrams, telephones and express, \$3,966.19; printing and stationery, \$9,016.43; rents, \$11,093.82; underwriters' boards, associations, etc., \$15,362.46; sundry, \$917.19	57,864 51		
Total expenditure in Canada.....	\$ 892,307 93		

* (Of which \$87,938.17 belongs to Fire business.)

† (Of which \$54,583.34 belongs to Fire business.)

SUMMARY OF RISKS AND PREMIUMS IN CANADA

Risks and Premiums	Class of Business			
	Fire		Auto (A)	Auto (B)
	Amount	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	150,461,238	1,651,518 59	28,719 75	18,303 60
Taken in 1921, New and Renewed.....	127,906,094	1,282,753 41	34,315 67	24,692 70
Totals.....	278,367,332	2,934,272 00	63,035 42	42,996 30
Less ceased.....	121,449,626	1,266,058 12	36,309 02	23,132 83
Gross in force at end of 1921	156,917,706	1,668,213 88	26,726 40	19,863 47
Less reinsured.....	6,407,108	25,421 77	1,947 08	70 95
Net in force at end of 1921.....	150,510,598	1,642,792 11	24,779 32	19,792 52

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THE LONDON AND LANCASHIRE—Continued

SCHEDULE B

Bonds and debentures on deposit with Receiver General:—

<i>Governments—</i>	Par value	Market value
Dominion of Canada stock, 1938, 3 p.c.	\$ 29,200 00	\$ 18,688 00
Dominion of Canada War Loan, 1931, 5 p.c.	10,000 00	9,900 00
Dominion of Canada War Loan, 1922, 5½ p.c.	5,000 00	5,000 00
Dominion of Canada Victory Loan, 1923, 5½ p.c.	1,000 00	1,000 00
Dominion of Canada Victory Loan, 1924, 5½ p.c.	1,800 00	1,782 00
Dominion of Canada War Loan 1925, 5 p.c.	10,000 00	9,700 00
Dominion of Canada Victory Loan, 1933, 5½ p.c.	102,000 00	103,020 00
Dominion of Canada Victory Loan, 1934, 5½ p.c.	50,000 00	49,500 00
Dominion of Canada Victory Loan, 1937, 5½ p.c.	100,000 00	104,000 00
Province of Manitoba, 1947, 4 p.c.	26,280 00	19,972 80
Niagara Falls Park (g'teed by the Prov. of Ontario), 1927, 4 p.c.	49,333 33	44,893 33
Province of Ontario stock, 1935, 6 p.c.	40,000 00	41,200 00
Province of Saskatchewan, 1924/1934, 5½ p.c.	48,666 66	48,666 66
British Government local loans, 1912 or later, 3 p.c.	26,766 67	13,918 67
Guaranteed stock (Irish Land Act), 1939, or later, 3 p.c.	34,066 67	17,374 00
British National War Bonds, 1928, 5 p.c.	70,566 67	65,627 00
British Government War Loan, 1929/1947, 5 p.c.	24,333 33	20,196 67
<i>Cities—</i>		
Calgary, 1932 and 1942, 4½ p.c.	24,333 34	19,320 67
Calgary, 1940, 4½ p.c.	14,600 00	11,534 00
Guelph, 1935, 4½ p.c.	10,000 00	8,900 00
Hull, 1936, 5½ p.c.	20,000 00	19,600 00
St. Catharines, 1941, 5½ p.c.	2,324 38	2,254 65
St. Catharines, 1942-1945, 5½ p.c.	8,000 00	7,760 00
Toronto, 1929, 3½ p.c.	24,333 33	21,170 00
Toronto, 1944, 3½ p.c.	24,333 33	17,763 34
Toronto, 1948, 4½ p.c.	24,333 33	20,683 33
Vancouver, 1948, 4 p.c.	4,866 67	3,455 34
Winnipeg, 1940, 4 p.c.	14,600 00	10,658 00
Winnipeg, 1941, 6 p.c.	5,000 00	5,150 00
<i>Towns—</i>		
Estevan, 1924, 5 p.c.	1,225 86	1,164 57
Estevan, 1926, 5 p.c.	1,621 82	1,475 86
Estevan, 1929 to 1934, 5 p.c.	8,588 07	7,599 86
Gleichen, Alta., 1922 to 1931, 6 p.c.	11,550 92	10,857 86
Kerrobert, Sask., 1930, 6½ p.c.	559 16	531 20
Kerrobert, Sask., 1936, 6½ p.c.	815 90	775 11
Kerrobert, Sask., 1937, 6½ p.c.	868 94	825 49
Melfort, Sask., 1922 to 1930, 5 p.c.	2,395 69	2,180 08
Morse, Sask., 1922, 7 p.c.	433 08	433 08
Morse, Sask., 1922 to 1927, 7 p.c.	610 78	604 67
Ogema, Sask., 1928 to 1931, 7 p.c.	1,481 75	1,452 12
Ogema, Sask., 1933, 7 p.c.	468 07	463 39
Ogema, Sask., 1935, 7 p.c.	535 90	530 54
Radville, Sask., 1922-1926, 5 p.c.	833 33	791 66
Radville, Sask., 1922 to 1926, 7 p.c.	3,794 56	3,756 61
<i>Village—</i>		
New Toronto, 1930 to 1937, 5½ p.c.	10,251 80	9,739 21
<i>District—</i>		
Greater Winnipeg Water, 1922, 5 p.c.	10,000 00	10,000 00
Greater Winnipeg Water, 1923, 5 p.c.	5,000 00	4,950 00
<i>School—</i>		
Montreal Technical (g'teed by Prov. of Quebec), 1949, 4 p.c.	68,133 34	52,462 67
<i>Railways—</i>		
C.N.R. 1st mtge deb. stock (g'teed by Dom. of Canada), 1958, 3½ p.c.	38,933 33	25,306 67
Can. Nor. Alberta Ry 1st mtge deb. stock (g'teed by the Dom. of Canada), 1960, 3½ p.c.	58,400 00	37,960 00
Can. Nor. Pacific Ry. 1st mortgage deb. stock (g'teed by Province of British Columbia), 1950, 4 p.c.	38,933 33	28,032 00
Grand Trunk Ry., (1940, 7 p.c. g'teed by Dom. of Canada)	100,000 00	115,000 00
Pacific and Great Eastern Ry. Co. 1st mtge deb. stock (g'teed by Prov. of British Columbia), 1942, 4½ p.c.	24,333 33	19,466 67

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THE LONDON AND LANCASHIRE—*Continued*SCHEDULE B—*Concluded*Bonds and debentures on deposit with Receiver General—*Concluded*—

	Par value	Market value
<i>Miscellaneous—</i>		
Canada Permanent Mtge Corp., 1924, 5½ p.c.....	\$ 25,000 00	\$ 25,000 00
Hydro Electric Power Com. of Ont. (g'teed by Prov. of Ont.), 1957, 4 p.c.....	35,000 00	27,300 00
Lethbridge North Irrigation Dist., (1951, 6 p.c. g'teed by Prov. of Al- berta).....	26,000 00	27,040 00
Total on deposit with Receiver General.....	<u>\$ 1,281,503 67</u>	<u>\$ 1,138,387 78</u>

SCHEDULE C

Held by the Company—

Dom. of Canada Victory Loan, 1934, 5½ p.c.....	\$ 55,000 00	\$ 54,450 00
City of Winnipeg, 1941, 6 p.c.....	20,000 00	20,600 00
Total held by the Company.....	<u>\$ 75,000 00</u>	<u>\$ 75,050 00</u>

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BALANCE SHEET

LIABILITIES

Capital, 717,430 shares of £5 each, £1 per share paid	£	717,430	0	0
London & Lancashire Fire Insurance Co., Ltd., 5 per cent "Marine" debenture stock redeemable 1937		809,388	1	5
London & Lancashire Insurance Co., Ltd., 5 p.c., "Law, Union & Rock" Debenture Stock Redeemable 1929		820,763	7	4
Reserve Fund	£	1,000,000	0	0
Fire Funds		2,103,000	0	0
Marine Funds		855,500	0	0
Accident Funds		952,500	0	0
Staff Pension Fund		162,855	12	4
Balance of Profit and Loss Account		1,026,431	9	10
"Law Union and Rock" Life Funds	£	8,849,109	1	9
"Law Union and Rock" Fixed Term Assurance Fund		257,097	4	0
"Law Union and Rock" Life Claims Outstanding		134,959	7	8
Dividend due 5th May, 1922	£	150,060	6	0
Interest on 5 p.c. "Marine" deb stock		12,555	17	5
Interest on 5 p.c. "Law Union and Rock" debenture stock		10,048	6	1
Dividends unclaimed		1,751	11	1
Losses in course of adjustment		1,196,767	6	8
Allied Companies' deb. stocks, outstanding		367,114	0	0
Bills payable		13,574	5	11
Balance of Reinsurance Accounts with other companies		1,160,482	3	7
Foreign balances and sundry creditors		1,393,320	2	1

4,306,273 18 10

£21,993,308 3 2

ASSETS

Buildings, unencumbered—				
United Kingdom	£	1,133,926	15	9
Colonial and Foreign		308,127	15	7
Salvage premises		10,062	6	0
Mortgages and debentures on real estate		1,452,116	17	4
Loans and Revisions		2,943,188	9	2
British Government securities		586,212	7	6
British railway debentures, preference and ordinary stocks		6,415,937	8	3
Local Board Loans and Corporations Stocks		298,745	10	6
Stocks of Incorporated Companies and other investments		477,039	7	9
Colonial Government and Prov. securities	£	308,166	6	3
Colonial and Indian debentures and inscribed stocks		385,532	12	3
United States Government, State and Municipal bonds	£	1,656,005	2	4
United States Railway bonds		1,561,205	8	5
United States Railway stocks and other investments		69,202	13	5
Foreign Government Securities	£	558,388	19	8
Foreign Railway bonds and debts		456,051	3	10
Cash in hand, with bankers and on deposit	£	1,558,250	10	3
Bills receivable		7,174	1	9
Home branches' and agents' balances		494,321	1	2
Foreign branches' and agents' balances		1,321,201	12	6
Outstanding premiums		12,054	1	7
Accrued interest and sundry debtors		303,891	18	9

3,696,893 6 0

£21,993,308 3 2

12 GEORGE V, A. 1922

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, ALFRED WRIGHT—Manager and Secretary, ALEXANDER MACLEAN—Head Office, Toronto, Ont.

Incorporated by an Act of Parliament of Canada, April 10, 1908. On November 4, 1910, the power of the Company was extended to include plate glass insurance under the provisions of section 81 of The Insurance Act, 1910, on May 30, 1913, its power was further extended to include automobile insurance under the provisions of the said section, and on September 19, 1919, the power of the company was further extended to include insurance of automobiles against fire under the provisions of section 77 of The Insurance Act, 1917, and on Oct. 1, 1920 the power of the Company was further extended to include insurance against burglary, larceny, theft or stealing from the person by violence, threat, hold-up or otherwise under the provisions of the said section. Dominion license issued July 24, 1908.

CAPITAL

Amount of capital stock authorized and subscribed.....	\$ 500,000 00
Amount paid in cash.....	400,000 00
Amount of premium on capital stock paid in by stockholders.....	435,000 00

(For List of Shareholders, see Appendix)

ASSETS

Book value of real estate (Head Office Building, Toronto).....	\$ 125,011 50
Book value of bonds and debentures (For details, see Schedule B).....	597,557 10
Cash at head office and branches.....	11,206 42
Cash in banks and trust companies, viz.:—	
Bank of Montreal, Vancouver.....	\$ 7,402 20
Bank of Montreal, Montreal.....	2,426 82
Royal Bank of Canada, Montreal.....	4,188 11
Bank of Toronto, Toronto.....	56,744 06
Fidelity Trust Co., Hartford.....	649 96
U.S. Mortgage and Trust Co., New York.....	4,892 01
Canadian Bank of Commerce, Winnipeg.....	6,346 41
Total cash in banks.....	82,649 57
Deposit with Glass Underwriters' Association.....	100 00
Interest accrued.....	8,881 18
Rents due.....	12 50
Agents' balances and premiums uncollected, viz.:—	
Accident (\$4,391.49 on business prior to Oct. 1, 1921).....	\$ 16,073 48
Automobile (A) (\$4,838.26 on business prior to Oct. 1, 1921).....	10,547 63
Automobile (B) (\$7,517.04 on business prior to Oct. 1, 1921).....	20,159 21
Burglary (\$172.44 on business prior to Oct. 1, 1921).....	885 66
Guarantee (\$3,555.60 on business prior to Oct. 1, 1921).....	9,591 49
Liability (\$1,193.88 on business prior to Oct. 1, 1921).....	6,072 55
Plate Glass (1,890.10 on business prior to Oct. 1, 1921).....	7,400 16
Sickness (\$4,487.22 on business prior to Oct. 1, 1921).....	15,484 67
Total.....	86,214 85
Amount due for reinsurance losses: accident, \$—16.07; liability, \$610.50; guarantee, \$179.74; sickness, \$9.85; plate glass, \$257.90.....	1,041 92
Total.....	\$ 912,675 04
Add market value of bonds over book value.....	25,079 90
Gross assets.....	\$ 937,754 94
Deduct assets not admitted.....	28,046 03
Net admitted assets.....	\$ 909,708 91

SESSIONAL PAPER No. 8

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—*Continued*

LIABILITIES

(1) *Liabilities in Canada*

Unsettled claims, viz.:—			
Accident, unadjusted (\$301 accrued prior to 1921).....	\$	14,161	00
Automobile (A), unadjusted.....		3,092	00
Automobile (B), unadjusted (\$8,080 accrued prior to 1921)		23,221	00
Burglary, unadjusted.....		326	00
Guarantee, unadjusted.....		5,803	00
Liability, unadjusted (\$750 accrued prior to 1921)		7,209	00
Plate Glass, unadjusted.....		1,863	00
Sickness, unadjusted.....		17,089	00
Total net amount of unsettled claims.....	\$	72,764	00
Reserve of unearned premiums, viz.:—			
Accident.....	\$	49,918	94
Automobile (A).....		24,097	11
Automobile (B).....		56,162	57
Burglary.....		1,469	62
Guarantee.....		25,003	72
Liability.....		14,710	97
Plate Glass.....		18,837	62
Sickness.....		38,090	82
Total reserve, \$228,291.37; carried out at 80 per cent	\$	182,633	10
Agency and other expenses.....		180	54
Taxes due and accrued.....		6,012	68
Due for reinsurance and return premiums—			
		Reinsurance	Return
		Premiums	Premiums
Accident.....	\$	394	23
Automobile (A).....		146	74
Automobile (B).....		108	24
Burglary.....		14	70
Guarantee.....			634
Liability.....		1,508	39
Hail.....			2,487
Plate Glass.....		39	67
Sickness.....		361	83
Total.....	\$	5,060	89
	\$	8,126	06
Total liabilities in Canada.....	\$	274,777	27

(2) *Liabilities in other Countries*

Unsettled claims, viz.:—			
Accident, unadjusted accrued prior to 1921).....	\$	350	00
Accident, resisted, in suit accrued prior to 1921)		1,500	00
Automobile (B), resisted, in suit (accrued prior to 1921).....		500	00
Liability, unadjusted (accrued prior to 1921).....		19,500	00
Liability, resisted, in suit (accrued prior to 1921).....		750	00
Total net amount of unsettled claims.....	\$	22,600	00
Total liabilities in other countries.....	\$	22,600	00
Total liabilities (except capital stock) in all countries	\$	297,377	27
Excess of assets over liabilities.....	\$	612,331	64
Capital stock paid in cash.....		400,000	00
Surplus over all liabilities and capital.....	\$	212,331	64

12 GEORGE V, A. 1922

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—*Continued*

INCOME

Premiums	Class of Business							
	Accident	Auto (A)	Auto (B)	Burglary	Guarantee	Liability	Plate Glass	Sickness
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross written.....	143,185 95	72,820 38	184,996 06	4,749 70	72,234 42	49,872 27	53,394 31	116,509 15
Less reinsurance...	9,491 55	2,482 23	2,345 17	203 78	15,753 88	17,611 05	2,815 70	6,232 42
“ return pre- miums.....	25,607 98	21,400 15	57,096 77	1,554 67	11,244 84	7,565 13	14,367 59	20,975 44
Total deduction...	35,099 53	23,882 38	59,441 94	1,758 45	26,998 72	25,176 18	17,183 29	27,207 86
Net written.....	108,086 42	48,938 00	125,554 12	2,991 25	45,235 70	24,696 09	36,211 02	89,301 29

Net premiums written for all classes of business.....	\$	481,013 89
Interest earned on investments.....		33,384 32
Rents earned.....		18 37
Total income.....	\$	514,416 58

EXPENDITURE

Claims	Class of Business							
	Accident	Auto (A)	Auto (B)	Burglary	Liability	Plate Glass	Sickness	Guarantee
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year.....	60,088 40	35,078 69	64,201 34	491 94	11,926 58	10,691 22	78,313 35	9,803 32
Less savings and salvage....		553 63	1,323 21			761 90	477 99	1,171 82
“ reinsurance...	8,577 05	3,808 60	606 75		7,550 14	272 59	8,517 44	270 58
Total deduction...		4,362 23	1,929 96			1,034 49	8,995 43	1,442 40
Net incurred for said claims.....	51,511 35	30,716 46	62,271 38	491 94	4,376 44	9,656 73	69,317 92	8,360 92

Total net incurred for claims for all classes of business in Canada.....	\$	236,793 14
Net incurred for claims in other countries; Auto (B), 2,413.97; guarantee, — \$1,439.11; liability, \$1,246.85.....		2,221 71
Adjustment expenses incurred.....		12,295 14
Dividends declared.....		40,000 00
Commission and brokerage.....		124,227 43
Taxes.....		12,093 74
Salaries, fees and travelling expenses:—Salaries of Chief agency, \$45,896.52; fees, auditors, \$225; travelling expenses of chief agency, \$8,400.70.....		54,522 22
Miscellaneous expenditure, viz.:—Advertising, \$3,275.84; office expenses, \$6,087.30; legal expenses, \$77.14; postage, telegrams, telephones and express, \$3,149.00; printing and stationery, \$9,558.39; rents, \$4,695.97; underwriters' boards, associations, etc., \$2,217.70.....		29,061 34
Total expenditure.....	\$	511,124 72

SESSIONAL PAPER No. 8

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—*Concluded*

SUMMARY OF PREMIUMS

	Accident	Auto (A)	Auto (B)	Burglary
	Premiums	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums in force at end of 1921.....	132,339 77	43,326 13	128,160 91	1,593 06
Taken during 1921—New.....	27,406 41	55,733 82	144,809 39	4,346 53
“ “ Renewed.....	115,779 54	17,086 56	40,186 67	403 17
Total.....	275,525 72	116,146 51	313,156 97	6,342 76
Deduct terminated.....	166,400 29	66,791 19	198,494 69	3,288 16
Gross in force at end of 1921.....	109,125 43	49,355 32	114,662 28	3,054 60
Deduct reinsured.....	9,287 56	1,161 10	2,337 15	203 78
Net inforce at end of 1921.....	99,837 87	48,194 22	112,325 13	2,850 82

	Guarantee	Liability	Plate Glass	Sickness
	Premiums	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums in force at end of 1920.....	51,979 12	36,663 74	50,284 72	108,535 97
Taken during 1921—New.....	39,293 94	31,889 99	21,917 87	20,533 49
“ “ Renewed.....	32,940 48	17,982 28	31,476 44	95,975 66
Total.....	124,213 54	86,536 01	103,679 03	225,045 12
Deduct terminated.....	67,118 06	47,152 24	60,852 90	143,179 47
Gross in force at end of 1921.....	57,095 48	39,383 77	42,826 13	81,865 65
Deduct reinsured.....	16,074 73	12,494 57	3,207 07	5,684 00
Net inforce at end of 1921.....	41,020 75	26,889 20	39,619 06	76,181 65

SCHEDULE B

Bonds and debentures owned by the Company, viz.:—

On deposit with Receiver General.

<i>Governments—</i>	Par value	Book value	Market value
Dom. of Canada Victory Loan, 1927, 5½ p.c.....	\$ 10,000 00	\$ 10,240 00	\$ 10,000 00
Dom. of Canada Victory Loan, 1937, 5½ p.c.....	10,000 00	9,919 76	10,400 00
<i>Cities—</i>			
Hull (g'teed by Prov. of Quebec), 1937, 4 p.c.....	16,500 00	16,005 00	13,530 00
Victoria, 1922, 4 p.c.....	486 67	447 80	481 80
<i>Railway—</i>			
Grand Trunk Pacific, 1st Mtge. (g'teed by Dom. of Can.), 1962, 3 p.c.....	53,460 00	42,500 70	33,145 20
Grand Trunk Railway, Sinking Fund Gold Debentures (g'teed by Dom. of Canada), 1940, 7 p.c.....	110,000 00	110,000 00	126,500 00
Total on deposit with Receiver General.....	\$ 200,446 67	\$ 189,113 26	\$ 194,057 00

SCHEDULE C

Held in Canada—

Dom. of Canada Victory Loan, 1933, 5½ p.c.....	23,000 00	21,850 00	23,230 00
Dom. of Canada Victory Loan, 1934, 5½ p.c.....	10,000 00	10,000 00	9,900 00
Province of Ontario, 1943, 6 p.c.....	75,000 00	73,725 00	78,000 00
City of Montreal, 1949, 4½ p.c.....	50,000 00	46,500 00	41,500 00
Grand Trunk Ry. Sinking Fund Gold Debentures (g'teed by Dom. of Canada), 1936, 6 p.c.....	50,000 00	48,818 75	52,500 00
Grand Trunk Ry. S. F. (g'teed by Dom. of Canada), 1910, 7 p.c.....	90,000 00	90,000 00	103,500 00
<i>Held in United States—</i>			
<i>Cities—</i>			
Buffalo, N.Y., 1960, 4 p.c.....	75,000 00	75,937 50	78,000 00
Buffalo, N.Y., 1931, 4 p.c.....	25,000 00	25,500 00	26,000 00
Mount Vernon, N.Y., School, 1961, 4½ p.c.....	5,000 00	5,480 29	5,350 00
Yonkers, N.Y., 1924, 5 p.c.....	10,000 00	10,632 30	10,600 00
Total par, book and market values.....	\$ 613,446 67	\$ 597,557 10	\$ 622,637 00

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THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President and Manager, A. H. C. CARSON—Vice-President, F. D. WILLIAMS—Secretary, A. V. STAMPER—Principal Office, 33 Scott St., Toronto, Ont.

(Incorporated in 1859 under the Act respecting Mutual Insurance Companies, being cap. 52 of the consolidated statutes of Upper Canada; amended in 1863 by 27 Vic., cap. 52. Incorporated in 1878 by Act of the Dominion of Canada, 41 Vic., cap. 40; amended in 1899 by 62-63 Vic., cap. 118; amended in 1901 by 1 Edward VII, cap. 103. Organized and commenced business in Canada, 1859.)

CAPITAL

Amount of capital authorized.....	\$ 500,000 00
Amount subscribed.....	110,000 00
Amount paid thereon in cash.....	19,250 00

(For List of Shareholders, see Appendix.)

ASSETS

Book value of real estate (less encumbrances) held by company.....	\$ 157,500 00
Amount secured by way of loans on real estate by bond or mortgage, first liens.....	8,350 00
Book and market value of bonds and debts. (For details, see Schedule B).....	476,818 89
Cash at head office, \$6,465.59; at Montreal Branch, \$6,464.50.....	12,930 09
Cash in banks—	
Union Bank of Canada, Toronto.....	\$ 7,541 03
Bank of Montreal, Montreal.....	225 43
Bank of Montreal, Toronto, savings account.....	7,473 64
Bank of Montreal, Toronto, current account.....	10,444 58
Royal Bank of Canada, Toronto.....	5,824 32
Total cash in banks.....	31,509 00
Interest due, \$300; accrued, \$7,062.91.....	7,362 91
Agents' balances and premiums uncollected.....	
Fire (\$4,737.88 business prior to Oct. 1, 1921).....	\$ 93,668 67
Automobile (A) (\$282.41 on business prior to Oct. 1, 1921).....	6,628 18
Automobile (B) (\$383.82 on business prior to Oct. 1, 1921).....	9,008 01
Total.....	109,304 86
Furniture, fixtures, automobiles and plans.....	10,000 00
Reinsurance losses.....	17,538 65
*Portion of total premium notes in force usually unassessed.....	123,034 75
Sundry accounts.....	85 95
Gross assets of the company.....	\$ 954,435 10
Deduct assets not admitted.....	138,438 86
Net admitted assets.....	\$ 815,996 24

*In addition to the usually unassessed portion of premium notes shown above, there is \$78,301.71 which has been assessed and is payable in instalments within the next two years.

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THE LONDON MUTUAL—Continued

LIABILITIES

Net amount of fire claims, unadjusted.....	\$ 16,657 68	
Net amount of fire claims, resisted, not in suit (\$1,000 accrued prior to 1921).....	1,961 18	
Net amount of automobile (A) claims, unadjusted.....	3,658 31	
Net amount of automobile (A) claims, resisted, not in suit.....	2,675 00	
Net amount of automobile (B) claims, unadjusted (\$1,100 accrued prior to 1921).....	6,749 11	
Net amount of automobile (B) claims, resisted in suit.....	1,025 00	
Net amount of automobile (B) claims, resisted not in suit.....	3,225 00	
Total net amount of unsettled claims.....	\$ 35,951 28	
Reserve of unearned premiums:—		
Fire.....	\$ 304,777 57	
Automobile (A).....	13,740 24	
Automobile (B).....	18,682 58	
Total, \$337,200.39, carried out at 80 per cent.....		269,760 31
Reserve and unpaid losses under unlicensed reinsurance, unsecured.....		72,856 90
Salaries, rents, advertising, agency and other expenses due and accrued fire, \$3,042.75; other, \$59.....		3,101 75
Balance held to credit of unlicensed reinsurers.....		165,322 85
Taxes due and accrued: fire, \$13,100; other, \$900.....		14,000 00
Reinsurance premiums—		
Fire.....	\$ 184,287 55	
Auto (A).....	11,604 48	
Auto (B).....	16,157 43	
Total.....		212,049 46
Total liabilities in Canada.....	\$ 773,042 55	
Excess of assets over all liabilities.....	\$ 42,953 69	
Capital stock paid in cash.....	19,250 00	
Surplus over all liabilities and paid-up capital.....	\$ 23,703 69	

INCOME

Premiums	Class of Business		
	Fire	Auto (B)	Auto (B)
	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	1,121,458 18	120,269 29	169,350 17
Less reinsurance.....	618,994 18	59,025 10	76,870 38
" return premiums.....	150,126 81	22,791 61	36,875 21
Total deduction.....	769,120 99	81,816 71	113,745 59
Net premiums written.....	352,337 19	33,452 58	55,604 58
Net premiums written for all classes of business.....	\$ 446,394 35		
Interest earned on investments.....	23,734 43		
Rents earned.....	1,910 68		
Transfer fees, \$676.05; profit on sale of securities, \$2,662.90.....	3,338 95		
Total Income.....	\$ 475,378 41		

12 GEORGE V, A. 1922

THE LONDON MUTUAL—Continued

EXPENDITURE

Claims	Class of Business		
	Fire	Auto (A)	Auto (B)
	\$ cts.	\$ cts.	\$ cts.
Gross claims incurred during the year.....	713,587 71	69,405 34	58,341 18
Less savings and salvage.....	—124 82		1,725 51
“ reinsurance.....	300,132 65	36,471 99	25,970 46
Total deduction.....	300,007 82		27,695 97
Net payment for said claims.....	413,579 89	32,933 35	30,645 21
Total net incurred for claims for all classes of business.....	\$ 477,158 45		
Adjustment expenses incurred in Canada: Fire, \$9,741 57; other, \$5,503 42.....	15,244 99		
Dividends declared.....	2,750 00		
Commission and brokerage: Fire, \$7,540 44; other, \$17,319 41.....	24,859 85		
Commission on profits: Fire.....	2,421 38		
Taxes: Fire, \$26,127 05; other, \$1,000.....	27,127 05		
*Salaries, fees and travelling expenses:—Salaries: Chief agency, \$69,901 72; general and special agents, \$22,086 13; fees: directors, \$2,100 00; auditors, \$1,225 00; travelling expenses of chief agency, \$6,273 43.....	101,586 28		
†Miscellaneous expenditure, viz.: Advertising, \$12,161 99; furniture and fixtures, \$5,376 92; inspections and surveys, \$12,672 73; legal expenses, \$1,456 16; maps and plans, \$1,809 55; automobiles, \$5,789 17; postage, telegrams, telephones and express, \$5,355 58; printing and stationery, \$12,023 15; rents, \$5,985 09; underwriters' boards, associations, etc, \$776 85; bank exchange and discount, \$468 49; office upkeep, \$5,224 27; trade reports and papers, \$587 48; sundries, \$6,249 45.....	75,936 79		
Total expenditure.....	\$ 727,084 79		

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT

Amount of reinsurance premiums ceded to unlicensed companies.....	\$ 330,669 30
Amount of commission thereon.....	102,507 48
Amount of losses incurred by said companies.....	231,186 91
Reserved of unearned premiums on all risks reinsured in unlicensed companies \$261,330 59, carried out at 80 per cent.....	209,112 47
Amount of losses due and recoverable from such companies.....	36,101 08
Amount of cash or other securities held as security for recovery of losses.....	165,322 85

SUMMARY OF RISKS AND PREMIUMS

Risks and Premiums	Class of Business			
	Fire		Auto (A)	Auto (B)
	Amount	Premiums	Premiums	Premiums
	\$	\$ cts.	\$ cts.	\$ cts.
Gross policies in force at end of 1920.....	147,069,357	1,432,838 06	27,785 95	27,848 61
Taken during 1921, new and renewed.....	109,823,224	1,121,458 18	120,269 20	169,350 17
Total.....	256,892,581	2,554,296 24	148,055 15	197,198 78
Deduct terminated.....	96,640,671	950,061 50	52,988 69	71,990 53
Gross in force at end of 1921.....	160,251,910	1,604,234 74	95,066 46	125,208 25
Deduct reinsured.....	104,488,436	1,032,484 78	67,585 99	87,843 09
Net in force at end of 1921.....	55,763,474	571,749 96	27,480 47	37,365 16

*(Of which \$82,132.51 belongs to Fire business.)

†(Of which \$61,394.89 belongs to Fire business.)

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THE LONDON MUTUAL—*Concluded*

SCHEDULE B

Bonds and debentures owned by the Company, viz.:—

	Book and	
	Par value	Market value
<i>On deposit with Receiver General.</i>		
Dominion of Canada Victory Loan, 1934, 5½ p.c.....	\$ 33,000 00	\$ 32,670 00
<i>Towns—</i>		
Dauphin, Man., 1925, 5 p.c.....	8,000 00	7,520 00
Melfort, 1942, 6 p.c.....	10,000 00	8,800 00
Springhill, N.S., 1933, 4 p.c.....	24,000 00	19,920 00
<i>Miscellaneous—</i>		
Canada Permanent Mortgage Corp., 1925, 5½ p.c.....	7,500 00	7,500 00
Total on deposit with Receiver General.....	\$ 82,500 00	\$ 76,410 00
<i>Held by the Company—</i>		
<i>Governments—</i>		
Dominion of Canada Victory Loan, 1933, 5½ p.c.....	2,500 00	2,525 00
Dominion of Canada Victory Loan, 1934, 5½ p.c.....	69,500 00	68,805 00
Province of Manitoba, 1947, 4 p.c.....	25,306 66	19,233 06
Province of Manitoba, 1949, 4 p.c.....	7,300 00	5,475 00
<i>Cities—</i>		
Nanaimo, 1950, 5 p.c.....	5,000 00	3,950 00
Nelson, 1928, 5 p.c.....	10,000 00	9,100 00
Nelson (Street Ry.) (g'teed by City of Nelson), 1930, 5 p.c.....	4,500 00	4,005 00
Revelstoke, 1960, 5 p.c.....	5,000 00	3,900 00
Strathcona, 1922 to 1931, 5 p.c.....	6,201 49	5,767 39
Strathcona, 1947, 5½ p.c.....	2,000 00	1,720 00
Three Rivers, 1946, 4 p.c.....	2,000 00	1,500 00
Toronto (East Toronto Water Works), 1927, 5 p.c.....	2,421 61	7,836 36
Toronto (East Toronto Water Works), 1930 to 1931, 5 p.c.....	5,746 71	
<i>Towns—</i>		
Hawkesbury, 1922 to 1929, 6 p.c.....	3,248 39	3,215 91
Kincardine, 1938, 5 p.c.....	3,000 00	2,700 00
<i>Miscellaneous—</i>		
Canada Permanent Mortgage Corp., 1925, 5½ p.c.....	12,500 00	12,500 00
Huron & Erie Mortgage Corp., 1927, 5½ p.c.....	8,000 00	8,000 00
Interurban Electric Co. Ltd. (prior lien), 1914, 5 p.c.....	8,611 28	861 12
Lewis Building Co. (consolidated mtge.), 1952, 5 p.c.....	12,000 00	9,000 00
Ontario Loan and Debenture Co., 1924, 5½ p.c.....	8,000 00	8,000 00
Riordon Pulp & Paper Co. (1st mtge.), 1942, 6 p.c.....	10,000 00	7,500 00
<i>Railways—</i>		
Canadian Northern Ontario Railway (g'teed by Dom. of Canada), 1961, 3½ p.c.....	92,466 62	60,103 32
Canadian Northern Western Railway, 1st mtge. deb. stock (g'teed by Province of Alberta), 1942, 4½ p.c.....	55,796 33	45,752 99
Canadian Northern Railway (g'teed by Manitoba), 1930, 4 p.c.....	12,166 66	10,706 66
Canadian Northern Railway (g'teed by Dom. of Canada), 1934, 4 p.c.....	39,663 32	32,920 55
Canadian Northern Railway (g'teed by Dom. of Canada, 1958, 3½ p.c.....	6,813 33	4,428 66
Canadian Northern Pacific Railway (g'teed by British Columbia), 1950, 4½ p.c.....	27,253 33	22,075 20
Canadian Northern Pacific Railway (g'teed by British Columbia), 1950, 4 p.c.....	31,633 33	22,776 00
Duluth, Winnipeg & Pacific Railway (g'teed by C.N.R.), 1939, 4 p.c.....	12,166 66	8,151 66
Southampton Railway Co. (g'teed by New Brunswick), 1942, 4 p.c.....	10,000 00	7,900 00
Total par, book and market values.....	\$ 583,295 72	\$ 476,818 89

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LUMBERMEN'S UNDERWRITING ALLIANCE

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, U. S. EPPERSON—Secretary, J. J. LYNN—Principal Office, Kansas City, Missouri,
U.S.A.—Chief Agent in Canada, L. D. PAYETTE—Head Office in Canada, Toronto, Ont.

(Organized, 1905. Dominion license issued, May 10, 1918.)

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

	Par value	Market value
Bonds on deposit with Receiver General, viz.:—		
Dominion of Canada Victory Loan, 1924 5½ p.c.....	\$ 25,000 00	\$ 24,750 00
Dominion of Canada Victory Loan, 1934, 5½ p.c.....	100,000 00	99,000 00
Prov. of Ontario, 1935, 6 p.c.....	50,000 00	51,500 00
Total on deposit with Receiver General.....	<u>\$ 175,000 00</u>	<u>\$ 175,250 00</u>
Carried out at market value.....		\$ 175,250 00

Other Assets in Canada

Cash in Royal Bank of Canada, Toronto.....	58,063 60
Interest accrued.....	1,289 42
Agents' balances and premiums uncollected (\$5,651.55 on business prior to October, 1921)...	45,279 47
Gross assets in Canada.....	<u>\$ 279,887 49</u>
Deduct assets not admitted.....	5,651 55
Net admitted assets in Canada.....	<u><u>\$ 274,235 94</u></u>

LIABILITIES IN CANADA

Net amount of fire claims, unadjusted.....	\$ 47,450 00
Reserve of unearned premiums, \$135,167.57; carried out at 80 per cent.....	108,134 05
Taxes due and accrued.....	2,146 00
Total liabilities in Canada.....	<u><u>\$ 157,730 05</u></u>

INCOME IN CANADA

Gross premiums written.....	\$ 349,300 45
Less return premiums.....	78,000 49
Net premiums written.....	<u>\$ 271,299 96</u>
Interest and exchange earned on investments.....	12,448 36
Total income in Canada.....	<u><u>\$ 283,748 32</u></u>

EXPENDITURE IN CANADA

Net amount incurred for claims during the year.....	\$ 233,844 20
Adjustment expenses, fire.....	1,077 08
Taxes.....	3,493 13
Salaries of Chief Agency.....	1,800 00
Miscellaneous expenditure: Legal expenses, \$5,889.98; administrative expense, \$54,259.99; deposit savings returned, \$28,943.35; general expenses, \$61.63.....	89,154 95
Total expenditure in Canada.....	<u><u>\$ 329,369 36</u></u>

SESSIONAL PAPER No. 8

LUMBERMEN'S UNDERWRITING ALLIANCE—*Concluded*

SUMMARY OF RISKS AND PREMIUMS IN CANADA

	Amount	Premiums
	\$	\$ cts.
Gross in force at end of 1920.....	12,461,588	243,000 85
Taken in 1921, new and renewed.....	19,846,690	349,300 45
Total.....	32,308,278	592,301 30
Less ceased.....	18,080,108	321,966 17
Gross and net in force at end of 1921.....	14,228,170	270,335 13

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

INCOME

Net cash received for premiums.....	\$ 2,059,951 67
Interest and dividends.....	95,771 82
Gross increase by adjustment in book value of bonds.....	3,469 87
Total income.....	\$ 2,159,193 36

DISBURSEMENTS

Net amount paid for claims.....	\$ 1,191,712 25
Expenses of adjustment and settlement of claims.....	11,610 91
Expense of administration.....	432,101 07
Expenses of advisory committee.....	20 00
Legal expenses.....	21,612 32
Other licenses, fees and taxes.....	26,603 16
Unused premium deposits returned to subscribers.....	285,667 68
Gross decrease by adjustment, in book value of bonds.....	278 71
All other disbursements.....	847 70
Total disbursements.....	\$ 1,970,453 80

LEDGER ASSETS

Book value of bonds.....	\$ 1,169,262 61
Cash on hand, in trust companies and in banks.....	1,103,658 85
Deposits in course of collection, written on or subsequent to Oct. 1, 1921.....	339,968 60
Deposits in course of collection, written prior to Oct. 1, 1921.....	112,266 15
Total ledger assets.....	\$ 2,725,156 21

NON-LEDGER ASSETS

Interest due and accrued.....	15,272 62
Other non-ledger assets.....	3,557 72
Gross assets.....	\$ 2,743,986 55
Deduct assets not admitted.....	112,266 15
Net admitted assets.....	\$ 2,631,720 40

LIABILITIES

Net amount of unpaid claims.....	\$ 105,708 17
Unearned premiums.....	844,357 92
Administration expense.....	87,375 47
Total amount of all liabilities (except capital stock).....	\$ 1,037,441 56
Surplus over all liabilities and capital.....	1,594,278 84
Total liabilities.....	\$ 2,631,720 40

RISKS AND PREMIUMS

FIRE RISKS

Amount of policies written or renewed during the year.....	\$149,538,004 00
Premiums thereon.....	2,794,554 18
Amount terminated during the year.....	147,687,979 00
Premiums thereon.....	2,753,712 40
Net amount in force at December 31, 1921.....	111,555,839 00
Premiums thereon.....	2,110,894 80

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MANUFACTURING LUMBERMEN'S UNDERWRITERS

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

Attorney-in-fact, RANKIN BENEDICT UNDERWRITING CO.—Principal Office, Kansas City, Mo.
 Chief Agent in Canada, W. E. BIGWOOD—Head Office in Canada, Toronto, Ont.

(Organized 1898, Dominion license issued April 24, 1918.)

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds on deposit with Receiver General, viz.:—

	Par value	Market value
Dom. of Canada War Loan, 1927, 5½ p.c.....	\$ 25,000 00	\$ 25,000 00
Dom. of Canada Victory Loan, 1933, 5½ p.c.....	15,000 00	15,150 00
Dom. of Canada War Loan, 1934, 5½ p.c.....	15,000 00	14,850 00
Dom. of Canada War Loan, 1937, 5½ p.c.....	25,000 00	26,000 00
Province of Ontario, 1936, 6 p.c.....	25,000 00	25,750 00

Total on deposit with Receiver General.....	\$ 105,000 00	\$ 106,750 00
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Carried out at market value.....	\$	106,750 00
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Other Assets in Canada

Cash in Bank of Toronto, Toronto.....	16,658 82
Interest accrued.....	801 04
Agents' balances and premiums uncollected (\$5,157.76 on business prior to Oct. 1, 1921).....	24,810 83

Gross assets in Canada.....	\$	149,020 69
Deduct assets not admitted.....		5,157 76

Net admitted assets in Canada.....	\$	143,862 93
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LIABILITIES IN CANADA

Net amount of fire claims, unadjusted.....	\$	3,000 00
Reserve of unearned premiums, \$101,411.93; carried out at 80 per cent.....		81,129 54
Taxes due and accrued.....		2,000 00

Total liabilities in Canada.....	\$	86,129 54
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INCOME IN CANADA

Gross premiums written.....	\$	271,268 16
Deduct return premiums.....		60,664 95
Net premiums written.....	\$	210,603 21
Interest and exchange earned.....		3,710 78

Total income in Canada.....	\$	214,313 99
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EXPENDITURE IN CANADA

Net amount incurred for claims during the year.....	\$	206,097 22
Adjustment expenses.....		782 65
General expenses.....		29 58
Savings returned to subscribers.....		22,383 27
Administration expenses of Attorney-in-fact.....		42,120 64
Taxes.....		1,330 84
Salaries of chief agency.....		1,200 00

Total expenditure in Canada.....	\$	273,944 20
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MANUFACTURING LUMBERMEN'S UNDERWRITERS—*Concluded.*

SUMMARY OF RISKS AND PREMIUMS IN CANADA

	Amount	Premiums
	\$	\$ cts.
Gross in force at end of 1920.....	10,076,746	187,173 08
Taken in 1921, new and renewed.....	14,595,662	271,268 16
Totals.....	24,672,408	458,441 24
Less ceased.....	13,692,127	255,617 38
Gross and net in force at end of 1921.....	10,980,281	202,823 86

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

INCOME

Net cash received for premiums.....	\$ 1,621,936 22
Interest.....	71,815 59
From other sources.....	1,406 86
Gross increase by adjustment in book value of bonds.....	870 97
Total income.....	\$ 1,696,029 64

DISBURSEMENTS

Net amount paid for claims.....	\$ 782,375 84
Expenses of adjustment and settlement of claims.....	7,013 28
Expense of administration.....	326,232 94
Advisory committee expense.....	402 90
Legal expense.....	19,978 36
State taxes on premium deposits.....	13,825 96
Insurance Department licenses and fees.....	2,060 23
All other licenses, fees and taxes.....	21,040 89
Gross decrease, by adjustment, in book value of bonds.....	425 15
Unused premium deposits returned to subscribers.....	307,745 66
Exchange.....	81 90
Total disbursements.....	\$ 1,481,183 11

LEDGER ASSETS

Book value of bonds.....	\$ 1,312,871 01
Cash in banks and in trust companies.....	658,350 34
Deposits in course of collection.....	257,630 89
Total ledger assets.....	\$ 2,228,852 24

NON-LEDGER ASSETS

Interest accrued.....	12,594 08
Gross assets.....	\$ 2,241,446 32
Deduct assets not admitted.....	93,102 60
Net admitted assets.....	\$ 2,148,343 72

LIABILITIES

Net amount of unpaid claims.....	\$ 58,450 00
Unearned premiums.....	642,005 94
Administration expense.....	51,526 18
Total amount of all liabilities (except capital stock).....	\$ 751,982 12

RISKS AND PREMIUMS

FIRE RISKS

Amount of policies written or renewed during the year.....	\$99,170,422 00
Premiums thereon.....	2,088,044 47
Amount terminated during the year.....	100,288,062 00
Premiums thereon.....	2,151,913 42
Net amount in force at December 31, 1921.....	84,619,321 00
Premiums thereon.....	1,284,011 89

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MANUFACTURING WOODWORKERS UNDERWRITERS

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

Attorney-in-fact, LEE BLAKEMORE, INC.—Principal Office, Chicago, Illinois, U.S.A.—Chief Agent in Canada, W. E. BIGWOOD—Head Office in Canada, Toronto, Ont.

(Organized, 1909. Dominion license issued, May 28, 1920.)

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds on deposit with Receiver General, viz:—

	Par value	Market value
Dominion of Canada Victory Loan, 1933, 5½ p.c.....	\$ 25,000 00	\$ 25,250 00
Dominion of Canada Victory Loan, 1937, 5½ p.c.....	25,000 00	26,000 00
Total on deposit with Receiver General.....	<u>\$ 50,000 00</u>	<u>\$ 51,250 00</u>

Carried out at market value.....\$ 51,250 00

Other Assets in Canada

Cash in Bank of Toronto, Toronto, Ont.....	14,596 24
Total assets in Canada.....	<u>\$ 65,846 24</u>

LIABILITIES IN CANADA

Net amount of claims, adjusted and unpaid.....	\$ 1,818 63
Net amount of claims, unadjusted and unpaid.....	25,000 00
Net amount of unsettled claims.....	<u>\$ 26,818 63</u>
Reserve of unearned premiums, \$30,895.61; carried out at 80 per cent.....	24,716 49
Taxes due and accrued.....	1,000 00
Amount to credit of subscribers for return premiums.....	4,552 75
Total liabilities in Canada.....	<u>\$ 57,087 87</u>

INCOME IN CANADA

Gross premiums written.....	\$ 125,377 56
Less return premiums.....	48,483 16
Total premiums written.....	<u>\$ 76,894 40</u>
Interest earned on investments.....	1,921 99
Total income in Canada.....	<u>\$ 78,816 39</u>

EXPENDITURE IN CANADA

Total net amount incurred for claims during the year.....	\$ 114,577 96
Savings returned to subscribers.....	968 26
Administration expenses of Attorney—in fact.....	19,223 60
Taxes.....	434 90
General expense.....	2 10
Total expenditure in Canada.....	<u>\$ 135,206 82</u>

SUMMARY OF RISKS AND PREMIUMS IN CANADA

	Amount	Premiums
Gross policies in force at December 31, 1920.....	\$4,854,900	\$ 83,186 76
Taken during 1921, new and renewed.....	6,713,567	125,377 56
Total.....	<u>\$11,568,467</u>	<u>\$ 208,564 32</u>
Deduct terminated.....	8,310,695	146,773 10
Gross and net in force at end of 1921.....	<u>\$3,257,772</u>	<u>\$ 61,791 22</u>

SESSIONAL PAPER No. 8

MANUFACTURING WOODWORKERS UNDERWRITERS—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

INCOME

Net cash received for premiums.....	\$ 296,892 74
Interest.....	12,525 44
Paid into surplus by subscribers.....	39,841 74
Borrowed money.....	56,000 00
Subrogation claims recovered from U. S. Government.....	40,513 74
Gross increase, by adjustment, in book value of ledger assets.....	747 32
Total income.....	<u>\$ 446,520 98</u>

DISBURSEMENTS

Net amount paid for claims.....	\$ 407,722 27
Expenses of adjustment and settlement of claims.....	4,434 02
Expenses of administration.....	113,730 60
Expenses advisory committee.....	478 93
Legal expenses.....	2,049 52
State taxes on premium deposits.....	6,370 43
Insurance department licenses and fees.....	744 34
Other licenses, fees and taxes.....	5,438 38
Gross loss on sale or maturity of bonds.....	80 00
Gross decrease, by adjustment, in book value of ledger assets.....	25,941 78
All other disbursements.....	15,092 64
Total disbursements.....	<u>\$ 582 082 91</u>

LEDGER ASSETS

Book value of bonds.....	\$ 121,900 00
Cash on hand, in trust companies and in banks.....	64,044 20
Deposits in course of collection, written on or subsequent to Oct. 1, 1921.....	-28,878 53
Deposits in course of collection, prior to Oct. 1, 1921.....	6,431 92
Bills receivable.....	1,182 26
Due from reinsurance companies.....	830 24
Deposit with Home Fire Insurance Company.....	50,000 00
All other ledger assets.....	7,344 63
Total ledger assets.....	<u>\$ 222,854 72</u>

NON-LEDGER ASSETS

Interest due and accrued.....	1,738 73
Market value of bonds and stocks over book value.....	10,810 00
Other assets.....	338 88
Gross assets.....	<u>\$ 235,742 33</u>
Deduct assets not admitted.....	6,431 92
Total admitted assets.....	<u>\$ 229,310 41</u>

LIABILITIES

Net amount of unpaid claims.....	\$ 54,930 63
Unearned premiums.....	91,447 53
Due for borrowed money.....	56,000 00
Total amount of all liabilities (except capital stock).....	<u>\$ 202,378 16</u>
Surplus over all liabilities and capital.....	26,936 25
Total liabilities.....	<u>\$ 229,314 41</u>

RISKS AND PREMIUMS

FIRE RISKS

Amount of policies written or renewed during the year.....	\$32,294,824 00
Premiums thereon.....	585,590 51
Amount terminated during the year.....	48,891,720 00
Premiums thereon.....	882,895 20
Net amount in force at December 31, 1921.....	13,680,176 00
Premiums thereon.....	<u>182,895 07</u>

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*THE MARINE INSURANCE COMPANY, LIMITED

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, EDWIN BEER—Secretary, H. F. KINGDON—Principal Office, 20 Old Broad Street,
London, England—Chief Agents in Canada, Messrs. REED, SHAW and McNAUGHT—

Head Office in Canada, 85 Bay St., Toronto.

Established July 30, 1836 and incorporated in January, 1881. Dominion license issued, December 14, 1896.)

CAPITAL

Amount of joint stock capital authorized and subscribed	£	1,000,000
Amount paid thereon in cash.....		<u>600,000</u>

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds and debentures on deposit with Receiver General, viz:—

	Par value	Market value
Province of Ontario, 1936, 6 p.c.....	\$ 47,000 00	\$ 48,410 00
British War Loan Stock, 1929/1947, 5 p.....	85,410 00	70,890 30
Canadian Northern Railway (Ont. Div.) 1st mtge. (g'teed by Province of Manitoba), 1930, 4 p.c.....	4,866 67	4,234 00
Total on deposit with Receiver General.....	<u>\$ 137,276 67</u>	<u>\$ 123,534 30</u>

Carried out at market value.....	\$	123,534 30
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Other Assets in Canada

Cash in Royal Bank of Canada, Toronto.....		84,308 51
Interest accrued.....		909 17
Agents' balances and premiums uncollected, viz:—		
Automobile (A).....	\$	3,390 58
Automobile (B).....		645 83
Inland Transportation.....		5,286 75
Total.....		<u>9,323 16</u>
Total assets in Canada.....	\$	<u>218,075 14</u>

LIABILITIES IN CANADA

Net amount of automobile (A) claims, unadjusted.....	\$	4,952 50
Net amount of automobile (B) claims, unadjusted.....		286 00
Net amount of inland transportation claims, unadjusted.....		15,662 07
Total net amount of unsettled claims.....	\$	20,900 57
Reserve of unearned premiums: automobile (A), \$19,584.99; automobile (B), \$3,766.19; total, \$23,351.18, carried out at 80 per cent.....		18,680 94
Taxes due and accrued.....		<u>2,531 47</u>
Total liabilities in Canada.....	\$	<u>42,112 98</u>

*This company was licensed on Sept. 4, 1913, to transact the business of Fire Insurance in addition to the business of Automobile and Inland Transportation Insurance for which it was already licensed, but to December 31, 1921, the only fire insurance business transacted in Canada was in connection with Automobile Insurance.

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THE MARINE—Continued

INCOME IN CANADA

Premiums	Auto (A)	Auto (B)	Inland Trans- portation
Gross premiums written.....	48,870 21	\$ cts. 9,308 62	\$ cts. 34,813 84
Less reinsurance.....	375 25		2,149 10
Less return premiums.....	9,150 00	1,742 86	
Total deduction.....	9,525 25		
Net premiums written.....	39,344 96	7,565 76	32,664 74
<hr/>			
Total net premiums written for all classes of business.....			\$ 79,575 46
Interest earned on investments.....			4,372 29
Total income in Canada.....			\$ 83,947 75

EXPENDITURE IN CANADA

Claims	Class of business		
	Automobile (A)	Automobile (B)	Inland Trans- portation
Gross claims incurred during the year.....	\$ cts. 28,644 74	\$ cts. 1,080 43	\$ cts. 20,430 87
Less savings and salvage.....	710 40	339 55	10,062 48
Net claims incurred.....	27,934 34	740 88	10,368 39
<hr/>			
Total net claims incurred for all classes of business.....			\$ 39,043 61
Adjustment expenses.....			3,505 86
Commission on brokerage.....			19,386 01
Taxes.....			13,229 29
Salaries of chief agency, \$975; travelling expenses, \$94.50.....			1,069 50
Miscellaneous expenditure, viz.: Telegrams, telephones and express, \$381.99; printing and stationery, \$127.92; underwriters' boards, associations, etc., \$599.93; legal expense, \$1.25; advertising, \$100.....			1,211 09
Total expenditure in Canada.....			\$ 77,445 36

SUMMARY OF PREMIUMS IN CANADA

Risks	Class of business		
	Automobile (A)	Automobile (B)	Inland Trans- portation
Gross in force at end of 1920.....	\$ cts. 41,552 49	\$ cts. 22,544 17	\$ cts.
Taken in 1921, new and renewed.....	48,870 22	9,308 61	34,813 84
Totals.....	90,422 71	31,852 78	
Less ceased.....	50,877 51	24,320 36	34,813 84
Gross in force at end of 1921.....	39,545 20	7,532 42	
Less reinsured.....	375 25		
Net in force at end of 1921.....	39,169 95	7,532 42	

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THE MARINE—*Concluded*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

BALANCE SHEET

LIABILITIES

Capital account, viz.—Subscribed.....£	1,000,000	0	0
Less amount not called up.....	400,000	0	0
	£	600,000	0
Reserve fund.....			
Sundry creditors.....			
Balance of Underwriting account, 1920.....£	2,640,063	4	3
Settlements during 1921 £	1,467,497	7	6
Amount paid for dividends.....	90,000	0	0
	1,557,497	7	6

Net amount of premiums
and interest on invest-
ments, 1921.....£ 1,327,189 16 0
Settlements and office
expenses for the year
1921.....

Subject to Excess Profits Duty.....£ 3,443,364 11 8

798,923 2 1

£ 3,443,364 11 8

ASSETS

Government, Corporation, and Stock guaranteed by Govern- ment.....£	1,798,006	7	2
Indian Railway.....	51,167	3	11
Colonial.....	130,343	9	6
Securities { Foreign Government and American.....	453,874	3	2
British Railway.....	24,044	10	0
House property and other securities.....	495,882	7	10
	£	2,953,313	1 7

Amount due for premiums and on reinsurance account.....
Cash and stamps in hand.....
Cash at Bankers.....
Bills receivable.....

471,364 15 6
918 2 4
17,050 12 5
712 19 10

£ 3,443,364 11 8

SESSIONAL PAPER No. 8

MECHANICS AND TRADERS INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, H. A. SMITH—Secretary, G. H. TRYON—Principal Office, New Orleans, La.—Chief Agent in Canada, CLEMENT G. HOBSON—Head Office in Canada, Vancouver, B.C.

(Incorporated 1869. Dominion license issued, January 4, 1918.)

CAPITAL

Amount of stock authorized, subscribed and paid in cash.....\$ 300,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds on deposit with Receiver General, viz:—

	Par value	Market value
United States (2) Liberty Loan, 1927/1942, 41 p.c.....	\$ 20,000 00	\$ 20,400 00
Carried out at market value.....		\$ 20,400 00

Other Assets in Canada

Cash in bank of Montreal, Vancouver B.C.....	4,558 68
Interest accrued.....	106 25
Agents' balances and premiums uncollected (\$5,767.42 prior to Oct. 1, 1921).....	7,879 78

Gross assets in Canada.....	\$ 32,944 71
Deduct assets not admitted.....	5,767 42
Net admitted assets in Canada.....	\$ 27,177 29

LIABILITIES IN CANADA

Net amount of claims, adjusted and unpaid.....	\$ 837 95
Net amount of claims, unadjusted and unpaid.....	4,000 00
Net claims unsettled.....	\$ 4,837 95
Reserve of unearned premiums, \$13,205.23, carried out at 80 per cent.....	10,564 18
Taxes, due and accrued (estimated).....	611 48
Total liabilities in Canada.....	\$ 16,013 61

INCOME IN CANADA

Gross premiums written.....	\$ 34,374 72
Deduct reinsurances, \$3,565.90; return premiums, \$8,263.93.....	11,829 83
Total net premiums written.....	\$ 22,544 89
Interest earned on investments.....	850 00
Total income in Canada.....	\$ 23,394 89

EXPENDITURE IN CANADA

Amount incurred for claims during the year.....	\$ 19,638 47
Deduct reinsurances.....	37 00
Total net amount incurred for said claims.....	\$ 19,601 47
Adjustment expenses.....	893 71
Commission on profits.....	866 08
Commission on brokerage.....	4,476 76
Taxes.....	-79 58
Miscellaneous expenditure, viz: Postage, telegrams, telephones and express, \$222.53; underwriters' boards, tariff associations, etc., \$420.87; printing and stationery, \$150.90; general expenses, \$235.33; legal expenses, \$272.50.....	1,302 13
Total expenditure in Canada.....	\$ 27,060 57

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MECHANICS AND TRADERS—*Continued*
SUMMARY OF RISKS AND PREMIUMS IN CANADA

Risks and Premiums	Class of business	
	Amount	Premiums
	\$	\$ cts.
Gross in force at end of 1920.....	1,594,458	35,979 90
Taken in 1921, new and renewed.....	1,244,927	34,374 72
Totals.....	2,839,385	70,354 62
Less ceased.....	1,570,224	39,877 54
Gross in force at end of 1921.....	1,269,161	30,477 08
Less reinsured.....	229,335	3,880 92
Net in force at end of 1921.....	1,039,826	26,596 16

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

INCOME

Net cash received for premiums.....	\$ 1,080,549 44
Interest and dividends.....	102,418 70
Rents.....	5,400 00
Agents' balances previously charged off.....	56 96
Gross profit on sale or maturity of bonds.....	985 00
All other sources.....	72 00
Total income.....	<u>\$ 1,189,482 10</u>

DISBURSEMENTS

Net amount paid for claims.....	\$ 538,016 26
Expenses of adjustment and settlement of claims.....	17,839 36
Commission or brokerage.....	235,810 79
Field supervisory expenses.....	71,685 35
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	49,642 84
Rents.....	7,794 68
Underwriters' boards and tariff associations.....	38,165 58
Federal taxes.....	17,022 34
All other licenses, fees and taxes.....	43,903 49
All other disbursements.....	17,159 90
Total disbursements.....	<u>\$ 1,037,040 59</u>

LEDGER ASSETS

Book value of real estate.....	\$ 22,000 00
Book value of bonds and stocks.....	1,939,735 95
Cash on hand, in trust companies and in banks.....	531,032 39
Agents' balances.....	257,204 19
Total ledger assets.....	<u>\$ 2,749,972 53</u>

NON-LEDGER ASSETS

Interest due and accrued.....	30,794 40
Market value of real estate over book value.....	1,500 00
Reinsurance recoverable on losses paid.....	16,965 03
Gross assets.....	\$ 2,799,231 96
Deduct assets not admitted.....	127,586 93
Total admitted assets.....	<u>\$ 2,671,645 03</u>

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MECHANICS AND TRADERS—*Concluded*

LIABILITIES

Net amount of unpaid claims.....	\$ 167,329 30
Unearned premiums.....	1,033,044 52
Salaries, rents, expenses, bills, accounts, etc., due and accrued.....	2,500 00
Federal, State and other taxes due or accrued (estimated).....	17,000 00
Contingent commissions or other charges due or accrued.....	5,000 00
Total amount of all liabilities (except capital stock).....	\$ 1,224,873 82
Capital actually paid up in cash.....	300,000 00
Surplus over all liabilities and capital.....	1,146,771 21
Total liabilities.....	\$ 2,671,645 03

RISKS AND PREMIUMS

FIRE RISKS

Amount of policies written or renewed during the year.....	\$247,741,602 00
Premiums thereon.....	2,207,031 49
Amount terminated during the year.....	47,710,837 00
Premiums thereon.....	417,451 71
Net amount in force at December 31, 1921.....	102,272,829 00
Premiums thereon.....	968,044 17

THE MERCANTILE FIRE INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, W. A. SIMS—Managing Director, A. E. BLOGG—Secretary, ALFRED WRIGHT—Head Office, Toronto, Ont.

(Incorporated by Ontario Act, 37 Vic., cap. 87, 1874; amended by 55 Vic., cap. 101 (Ontario), 1892.
Commenced business in Canada, November 1, 1875.)

CAPITAL

Amount of joint stock capital authorized.....	\$ 500,000 00
Amount subscribed.....	250,000 00
Amount paid thereon in cash.....	50,000 00
Amount of premium on capital stock paid in by shareholders.....	50,000 00

(For List of Shareholders, see Appendix.)

ASSETS

Mortgage loans on real estate, first liens.....	\$ 32,000 00
Book value of bonds and debts. (For details, see Schedule B).....	409,061 89

Stocks owned:—	Par value	Book value	Market value
20,054 shares Standard Reliance Assets Ltd. (pref.).....	\$ 20,054 00	\$ 20,000 00	\$
250 shares Consumers Gas Co.....	12,500 00	15,625 00	18,000 00
Totals.....	\$ 32,554 00	\$ 35,625 00	\$ 18,000 00
Carried out at book value.....			35,625 00
Cash at head office and branches.....			1,212 44
Cash in banks, viz.:—			
Dominion Bank Toronto.....		\$ 98,963 84	
Union Bank, Winnipeg.....		7,203 41	
Union Bank, Vancouver.....		12,807 27	
Royal Bank, Montreal.....		9,878 69	
Imperial Trust Company, Toronto.....		11,254 89	

Total cash in banks.....	140,108 10
Interest accrued.....	5,550 08
Agents' balances and premiums uncollected (\$2,691.94 on business prior to Oct. 1, 1921)....	37,467 19
Amount due for reinsurance losses.....	181 78

Total.....	\$ 661,206 48
Deduct market value of bonds, etc., under book value	50,147 86
Gross assets.....	\$ 611,058 62
Deduct assets not admitted.....	2,691 94
Net admitted assets.....	\$ 608,366 68

LIABILITIES

Total net amount of claims, unadjusted.....	\$ 6,455 00
Reserve of unearned premiums, \$227,298.59; carried out at 80 per cent.....	181,838 87
Taxes due and accrued (estimated).....	17,097 36
Total liabilities (excluding capital stock).....	\$ 205,391 23
Excess of assets over liabilities.....	\$ 402,975 45
Capital stock paid in cash.....	50,000 00
Excess of assets over all liabilities and paid up capital.....	\$ 352,975 45

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THE MERCANTILE—Continued

INCOME

Gross premiums written.....	\$ 335,866 88	
Deduct reinsurance, \$7,288.05; return premiums, \$45,734.60.....	53,022 65	
Net premiums written.....		\$ 282,844 23
Interest earned on investments.....		27,791 95
Endorsement fees.....		6 39
Total income.....		\$ 310,642 57

EXPENDITURE

Gross losses incurred during the year.....	\$ 122,942 49	
Deduct reinsurances.....	2,217 55	
Net losses incurred.....		\$ 120,724 94
Adjustment expenses incurred.....		3,015 91
Commission or brokerage and commission on profits.....		60,894 23
Salaries and travelling expenses: Salaries of head office officials and agents, \$25,198.52 ; travelling expenses of officials, \$1,733.99; auditors' fees, \$400.....		27,332 51
Taxes.....		19,847 04
Dividends.....		50,000 00
Miscellaneous expenditure, viz.: Postage, telegrams, telephones, and express, \$955.84 ; printing and stationery, \$2,467.25; advertising, \$609.56; maps and plans, \$578.92 ; underwriters' boards, tariff associations, etc., \$5,338.66; rents, \$2,934.67; office furniture and fixtures, \$466.68; legal expenses, \$24; office expenses, \$3,610.15; sundries, \$1,031.72		18,017 45
Total expenditure.....		\$ 299,832 08

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT
LICENSED UNDER THE INSURANCE ACT

Amount of reinsurance premiums ceded to unlicensed companies.....	\$ 1,847 68
Amount of commission thereon.....	363 52
Amount of losses incurred by said companies.....	109 24
Amount of losses due and recoverable from such companies.....	181 78

RISKS AND PREMIUMS

	Amount	Premiums
	\$	\$ cts.
Gross policies in force at end of 1920.....	42,686,045	465,943 32
Taken during 1921—new and renewed.....	34,087,370	335,866 88
Total.....	76,773,415	801,810 20
Deduct terminated.....	32,981,819	341,714 79
Gross in force at and of 1921.....	43,791,596	460,095 41
Deduct reinsured.....	1,662,799	4,638 32
Net in force at end of 1921.....	42,128,797	455,457 09

SCHEDULE B

Bonds and debts. owned, viz.—
On deposit with Receiver General—

	Par value	Book value	Market value
Winnipeg, 1940, 4 p.c.....	\$ 9,733 34	\$ 10,080 08	\$ 7,786 67
Railways—			
Can. Nor. Ont. Ry., deb. stock (g'teed by Dom. of Can.), 1961, 3½ p.c.....	48,666 67	42,826 66	31,633 34
Can. Nor. Pacific Ry., 1st mtge. deb. stock (g'teed by Prov. of Br. Columbia), 1950, 4 p.c.....	9,733 33	9,635 95	7,008 00
Total on deposit with Receiver General.....	\$ 68,133 34	\$ 62,542 69	\$ 46,428 01

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THE MERCANTILE—*Concluded*SCHEDULE B—*Concluded*Bonds and debentures owned, viz.—*Concluded.**Held by the Company—**Governments—*

	Par value	Book value.	Market value
Dom. of Canada War Loan, 1925, 5 p.c.....	\$ 25,000 00	\$ 23,557 50	\$ 24,250 00
Dom. of Canada Victory Loan, 1927, 5½ p.c.....	10,000 00	9,700 00	10,000 00
Dom. of Canada Victory Loan, 1933, 5½ p.c.....	26,000 00	24,915 00	26,260 00
Province of Ontario, 1935, 6 p.c.....	10,000 00	9,325 00	10,300 00
Province of Ontario, 1941, 6 p.c.....	25,000 00	24,572 50	26,000 00
Province of Manitoba, 1950, 4 p.c.....	24,333 33	22,386 67	18,493 33

Cities—

Calgary, 1940, 4½ p.c.....	9,733 33	9,003 32	7,689 33
Montreal, 1951, 4½ p.c.....	32,606 67	22,661 63	27,063 54
Montreal (Town of St. Louis), 1949, 4½ p.c.....	22,386 67	17,013 98	18,580 94
Toronto, 1944, 6 p.c.....	25,000 00	24,500 00	26,250 00

District—

South Vancouver, 1960, 5 p.c.....	25,000 00	25,489 01	19,250 00
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Railways—

Can. Atlantic Ry. 1st Mtge., (gt'd by G.T.R.) 1955, 4 p.c..	7,300 00	4,708 59	4,745 00
Grand Trunk Pacific Ry. 1st mtge., 1955, 4 p.c.....	12,166 67	8,455 95	7,908 34
Quebec Central Ry. Co., com. stock (g'teed by C.P.R.), 5 p.c.....	48,666 67	53,046 61	34,553 34

Miscellaneous—

Can. Perm. Mtge. Corp., 1926, 5½ p.c.....	5,000 00	5,000 00	5,000 00
Empire Loan Co., 1922, 5 p.c.....	25,000 00	25,000 00	25,000 00
Hydro-Electric Power Commission of Ontario, 1957, 4 p.c.	36,000 00	24,559 20	28,080 00
Toronto Power Co., Ltd., con. deb. stock (g'teed by Tor. Ry. Co.), 1941, 4½ p.c.....	13,359 00	12,624 24	10,687 20

Total par, book and market values.....	\$ 450,685 68	\$ 409,061 89	\$ 376,539 03
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MERCHANTS CASUALTY COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President and General Manager, L. M. FINGARD—Vice-Presidents, T. H. McWHIRTER, R. C. SANBORN, J. A. TREMBLAY, P. O. WORKS and R. B. GRAHAM—Secretary-Treasurer, CHAS. E. HANSLIP—Head Office, Winnipeg, Man.

(Incorporated as "Merchants Casualty Company" under authority of chap. 117 of Statutes of Manitoba 1913. Dominion license issued March 2, 1914.)

CAPITAL

Amount of joint stock capital authorized and subscribed.....	\$ 500,000 00
Amount paid thereon in cash.....	101,576 97

(For list of Shareholders, see Appendix)

ASSETS

Mortgage Loans on real estate, first liens, \$28,904.35; second liens, \$7,576.75.....	\$ 36,481 00
Amount of loans secured by collateral.....	3,023 45

Bonds and debentures owned, viz:—

On deposit with Receiver General, viz:—

Governments—	Par value	Book value	Market value
Dominion of Canada Loan, 1934, 5½ p.c.....	\$ 25,000 00	\$ 23,766 13	\$ 24,750 00
Dominion of Canada Victory Loan, 1933, 5½ p.c.....	31,000 00	30,947 77	31,310 00
Province of Ontario, 1935, 6 p.c.....	15,000 00	14,287 50	15,450 00
Cities—			
St. Boniface, 1942, 5 p.c.....	10,000 00	9,290 00	7,900 00
Toronto, 1940, 6 p.c.....	30,000 00	28,636 62	31,200 00
Greater Winnipeg Water District, bonds, 1940, 6 p.c.....	15,000 00	13,775 10	15,300 00
Towns—			
Macleod, 1933, 6 p.c.....	5,000 00	4,925 00	3,600 00
Humbolt, 1937 to 1943, 6 p.c.....	16,222 16	15,200 65	11,355 51
Galt, 1943, 5 p.c.....	1,000 00	981 70	910 00
Welland, 1933, 5 p.c.....	6,000 00	5,665 80	5,580 00

Total on deposit with Receiver General.. \$ 154,222 16 \$ 147,476 27 \$ 147,355 51

Held by the Company, viz:—

Dominion of Canada Vic. Loan, 1923, 5½ p.c...	4,000 00	3,896 00	4,000 00
Dominion of Canada Vic. Loan, 1933, 5½ p.c...	2,200 00	2,131 78	2,222 00
Dominion of Canada Vic. Loan, 1934, 5½ p.c...	6,000 00	5,703 87	5,940 00
Province of Ontario, 1935, 6 p.c.....	10,000 00	9,525 00	10,300 00
Province of Ontario, 1941, 6 p.c.....	30,000 00	29,400 00	31,200 00
Province of Alberta, 1923, 6 p.c.....	10,000 00	9,806 00	10,200 00
Province of Saskatchewan, 1940, 6 p.c.....	35,000 00	33,432 70	36,050 00
City of Winnipeg, 1950, 6 p.c.....	10,000 00	9,472 00	10,300 00
Greater Winnipeg Water District, 1940, 6 p.c.	1,000 00	1,000 00	1,020 00

Total par, book and market values..... \$ 262,422 16 \$ 251,843 62 \$ 258,587 51

Carried out at book value.....	251,843 62
Cash at head office and eastern office, Toronto, Ont.....	2,600 00
Cash in Standard Bank, Winnipeg.....	20,031 77
Interest due, \$3,095.20; accrued, \$4,941.04.....	8,036 24
Furniture and fixtures.....	15,392 61
Agents' ledger balances.....	10,794 91
Agents' balances and premiums uncollected, auto (A), \$740.00; auto (B), \$1,260.00.....	2,000 00

Total assets.....	\$ 350,203 60
Add market value of bonds over book value.....	6,743 89

Gross assets.....	\$ 356,947 49
Deduct assets not admitted: office furniture, \$15,392.61; agents' ledger balances, \$10,794.91; collateral loans, \$3,023.45.....	29,210 97

Net admitted assets.....	\$ 327,736 52
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MERCHANTS CASUALTY—Continued

LIABILITIES

(a) *Liabilities in Canada*

Net amount of accident and sickness combined claims, adjusted and unpaid.....	\$ 9,037 37	
Net amount of accident and sickness combined claims, unadjusted (\$627.60 accrued prior to 1921).....	28,755 00	
Net amount of auto (A) claims, unadjusted.....	1,719 10	
Net amount of auto (B) claims, unadjusted.....	3,280 90	
Net amount of unsettled claims.....	\$ 42,792 37	
Reserve of unearned premiums, accident and sickness combined, \$98,689.31; auto (A.) \$16,986.00; auto (B.) \$24,014.00. Total, \$139,689.31, carried out at 100 per cent.....	139,689 31	
Salaries, rent, advertising and other expenses due and accrued.....	5,204 65	
Taxes due and accrued.....	16,944 01	
Reinsurance premiums (Accident and sickness combined).....	80 00	
Total liabilities in Canada.....	\$ 204,710 34	

(b) *Liabilities in other Countries*

Net amount of accident and sickness combined claims, adjusted and unpaid.....	1,748 63	
Net amount of accident and sickness combined claims, unadjusted.....	459 00	
Total unpaid claims.....	\$ 2,207 63	
Reserve of accident and sickness combined unearned premiums, \$1,967.09, carried out at 100 per cent.....	1,967 09	
Reinsurance premiums accident and sickness combined.....	19 12	
Total liabilities in other countries.....	\$ 4,193 84	
Total liabilities in all countries.....	\$ 208,904 18	
Surplus of assets over liabilities.....	\$ 118,832 34	
Capital stock paid in cash.....	101,576 97	
Surplus of assets over all liabilities and capital.....	\$ 17,255 37	

INCOME

Premiums	Class of business			
	Combined Accident and Sickness		Automobile (A)	Automobile (B)
	In Canada	Outside Canada		
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross written.....	483,423 77	7,345 98	35,387 05	59,636 76
Less reinsurance.....	1,173 99		1,414 10	832 26
Less return premiums.....	9,330 55	203 49		1,308 56
Total deduction.....	10,504 54			2,140 82
Net written.....	472,919 23	7,142 49	33,972 95	57,495 94
Total net premiums written for all classes of business in all Countries.....	\$ 571,530 61			
Interest earned on investments.....	18,065 38			
Membership fees.....	47,289 00			
Profit on sale of bonds.....	1,605 76			
Total income.....	\$ 638,490 75			

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MERCHANTS CASUALTY—*Concluded*

EXPENDITURE

Claims	Class of business			
	Combined Accident and Sickness		Auto-mobile (A)	Auto-mobile (B)
	In Canada	Outside Canada		
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross and net claims incurred during the year.....	215,555 34	5,032 57	12,636 20	14,185 45
Total net payments for claims for all classes of business in all Countries.....	\$ 247,409 56			
Adjustment expenses incurred in Canada.....	1,643 60			
Dividends declared at 15 p.c.....	15,026 03			
Commission on brokerage.....	142,534 25			
Commission and profits, policy fees retained by agents.....	46,948 63			
Taxes.....	12,494 98			
Salaries, fees and travelling expenses:—Salaries: Chief agency, \$54,598.69; general and special agents, \$56,420.02; fees: directors, \$125.00; auditors, \$680.00; travelling expenses: chief agency, \$2,289.48; agents, \$7,642.33.....	121,755 52			
Miscellaneous expenditure, viz:—Advertising, \$6,900.05; furniture and fixtures, \$1,938.02; legal expenses, \$2,058.77; postage, telegrams, telephones and express, \$9,257.26; printing and stationery, \$10,412.07; rents, \$13,746.97; loss of sale of automobile, \$100.00; fire and bond insurance premiums, \$337.92; general expenses, \$8,932.96.....	53,684 02			
Total expenditure.....	\$ 641,496 59			

SUMMARY OF RISKS AND PREMIUMS

Accident and Sickness risks	In Canada	In other Countries	Totals in all Countries
	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.
Policies in force at end of 1920.....			
Taken during the year—new and renewed.....			
Total.....			
Less ceased.....			
Gross and net in force at end of 1921.....			

LOANS ON COLLATERAL

	Book Value	Amount Loaned
Chattel Mortgage on car.....	\$ 893 27	\$ 893 27
Agreement of sale on house.....	400 00	400 00
“ “ land.....	200 00	200 00
Lien notes on car.....	450 00	450 00
“ “	505 00	505 00
“ “	455 18	455 18
Notes covered by car.....	120 00	120 00
Totals.....	\$ 3,023 45	\$ 3,023 45

MERCHANTS FIRE ASSURANCE CORPORATION OF NEW YORK

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

Chairman of Board of Directors, E. L. BALLARD—Secretaries, J. L. LEFFSON and G. L. McINTIRE—Principal Office, New York City—Chief Agent in Canada, H. BEGG—Head Office in Canada, Toronto, Ont.

(Incorporated, 1910. Dominion license issued December 26, 1917.)

CAPITAL

Amount of joint stock capital authorized, subscribed and paid for in cash.....\$ 700,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds on deposit with Receiver General, viz:—

	Par value	Market value
Dom. of Canada Victory Loan, 1922, 5½ p.c.....	\$ 21,000 00	\$ 21,000 00
Dom. of Canada Victory Loan, 1933, 5½ p.c.....	5,000 00	5,050 00
Province of Alberta, 1922, 4 p.c.....	19,953 33	19,753 80
Province of Manitoba, 20 year gold bond, 1939, 5½ p.c.....	25,000 00	25,750 00
Govt. of United Kingdom of Great Britain and Ireland, secured loan gold notes 1937, 5½ p.c.....	70,000 00	70,700 00

Total on deposit with Receiver General.....\$ 140,953 33 \$ 142,253 80

Carried out at market value.....\$ 142,253 80

Other Assets in Canada

Cash in banks, viz:—

Standard Bank, Toronto, Ont.....	\$ 5,780 60
Bank of Hamilton, Moose Jaw, Sask.....	10,879 15
Royal Bank, Calgary, Alta.....	293 09

Total cash in banks.....16,952 84

Agents' balances and premiums uncollected—Fire.....14,500 67

Total assets in Canada.....\$ 173,707 31

LIABILITIES IN CANADA

Net amount of claims, unadjusted.....\$ 1,383 00

Reserve of unearned fire premiums, \$58,623.96; carried out at 80 per cent.....46,899 16

Agency expenses due and accrued.....1,172 90

Taxes due and accrued.....3,226 88

Total liabilities in Canada.....\$ 52,681 94

INCOME IN CANADA

	Fire	Hail
Gross premiums written.....	\$ 127,130 95	\$ 161,990 75

Less reinsurances.....\$ 472 31 19,219 50

Less return premiums.....24,572 01

Total deduction.....\$ 25,044 32

Net premiums written.....\$ 102,086 63 \$ 142,771 25

Total net premiums written in Canada.....\$ 244,857 88

Interest earned on investments.....3,935 26

Total income in Canada.....\$ 248,793 14

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MERCHANTS FIRE—Continued

EXPENDITURE IN CANADA

	Fire	Hail
Gross incurred for claims during the year.....	\$ 37,446 35	\$ 195,461 67
Less reinsurances.....	7,848 62	23,344 64
Net amount paid for said claims.....	\$ 29,597 73	\$ 172,117 03
Total net incurred for all claims in Canada.....		\$ 201,714 76
Commission or brokerage, fire, \$23,531.76; other, \$37,463.42.....		60,995 18
Commission on profits, fire.....		1,172 90
Adjustment expenses, fire, \$728.16; other, \$4,251.71.....		4,979 87
Taxes: fire, \$4,803.92; other, \$3,055.41.....		7,859 33
*Paid for salaries, fees and travelling expenses:—Salaries of general and special agents, \$7,639.41; travelling expenses of chief agency, \$610.69.....		8,250 10
†Miscellaneous expenditure, viz:—Advertising, \$180; maps and plans, \$497.31; postage, telegrams, telephones and express, \$210.86; underwriters' boards, tariff associations, etc., \$300; printing and stationery, \$1,346.76; general expenses, \$3,578.58.....		6,113 51
Total expenditure in Canada.....		\$ 291,085 65

SUMMARY OF RISKS AND PREMIUMS IN CANADA

Risks and premiums	Class of business		
	Fire		Hail
	Amount	Premiums	Premiums
	\$	\$ cts.	\$ cts.
Gross in force at end of 1920.....	12,463,483	111,756 42	
Taken in 1921, new and renewed.....	11,691,587	127,130 95	161,990 75
Totals.....	24,155 070	238,887 37	
Less ceased.....	13,913 889	123,153 79	161,990 75
Gross in force at end of 1921.....	10,241,181	115,733 58	
Less reinsured.....	18,625	449 54	
Net in force at end of 1921.....	10,222,556	115,284 04	

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

LEDGER ASSETS

Mortgage loans on real estate, first liens.....	\$ 230,900 00
Book value of bonds and stocks.....	3,381,069 00
Cash on hand, in trust companies and in banks.....	366,227 54
Agents' balances.....	475,490 54
Total ledger assets.....	\$ 4,453,687 08

NON-LEDGER ASSETS

Interest accrued.....	\$ 27,810 95
Market value of bonds and stocks over book value.....	218,003 00
Reinsurance due on claims paid.....	15,042 79
Gross assets.....	\$ 4,714,543 82
Deduct assets, not admitted.....	2,665 37
Net admitted assets.....	\$ 4,711,878 45

*(\\$6,550.10 belongs to fire business).

†(\\$4,313.84 belongs to fire business).

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MERCHANTS FIRE—*Concluded*

LIABILITIES

Net amount of unpaid claims.....	\$ 603,241 95
Unearned premiums.....	2,433,038 65
All other liabilities.....	75,209 91
Total liabilities, except capital stock	\$ 3,111,490 51
Capital stock paid in cash.....	700,000 00
Surplus.....	900,387 94
Total.....	<u>\$ 4,711,878 45</u>

INCOME

Net cash received for premiums.....	\$ 3,332,241 01
Interest and dividends.....	227,735 51
Borrowed money	25,000 00
Gross profit on sale or maturity of bonds and stocks.....	18,593 00
Other income.....	209 91
Total income.....	<u>\$ 3,603,779 43</u>

DISBURSEMENTS

Net amount paid for claims.....	\$ 1,843,719 39
Expenses of adjustment and settlement of claims.....	36,012 50
Dividends to shareholders.....	403,000 00
Commissions or brokerage including agents' allowances.....	824,188 16
Total field supervisory expenses.....	8,013 96
Salaries, fees and all other charges of officers, directors, trustees and home office employees	155,890 09
Rents.....	8,135 29
Fire departments, fire patrol and salvage corps assessments.....	5,841 61
Inspections and surveys, including underwriters' boards and tariff associations.....	19,884 40
State taxes on premiums, Insurance Department licenses and fees.....	62,873 11
Federal taxes.....	48,892 93
Gross loss on sale or maturity of bonds and stocks.....	123,129 00
Borrowed money repaid.....	25,000 00
All other disbursements.....	29,928 67
Total disbursements.....	<u>\$ 3,624,509 11</u>

RISKS AND PREMIUMS—FIRE RISKS

Amount of policies written or renewed during the year.....	\$440,776,587 00
Premiums thereon.....	4,413,677 95
Amount terminated during the year.....	103,977,548 00
Premiums thereon.....	1,162,192 45
Net amount in force December 31, 1921.....	287,972,723 00
Premiums thereon.....	<u>2,892,847 49</u>

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THE MERCHANTS MARINE INSURANCE COMPANY (LIMITED)

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, Sir RALPH COLLINGWOOD FOSTER, Bart.—Secretary, EDWARD GRIGGS—Principal Office, London, Eng.—Chief Agent in Canada, C. W. I. WOODLAND—Head Office in Canada, Montreal, Que.

(Established 1871. Commenced business in Canada, December 14, 1920.)

CAPITAL

Amount of capital authorized and subscribed.....	£	500,000
Amount paid thereon in cash.....		125,000

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bond on deposit with Receiver General:—	Par value	Market value
British Government War Loan Stock, 1929/1947, 5 p.c.....	\$ 121,666 67	\$ 100,983 33
Carried out at market value.....	\$	100,983 33

Other Assets in Canada

Cash in Bank of Montreal, Montreal.....		27,674 76
Agents' balances (\$1,232.67 on business prior to Oct. 1, 1921).....		18,170 80
Gross assets.....	\$	146,828 89
Deduct assets not admitted.....		1,232 67
Net admitted assets in Canada.....	\$	145,596 22

LIABILITIES IN CANADA

Net amount of claims, unadjusted.....	\$	3,212 24
Reserve of unearned premiums, \$78,358.87; carried out at 80 per cent.....		62,687 09
Taxes due and accrued.....		3,275 74
Reinsurance premiums.....		361 86
Total liabilities in Canada.....	\$	69,536 93

INCOME IN CANADA

Gross premiums written.....	\$	183,998 83
Deduct reinsurances, \$6,074.46; return premiums, \$28,413.22.....		34,487 68
Net premiums written.....	\$	149,511 15
Interest earned.....		201 80
Total income in Canada.....	\$	149,712 95

EXPENDITURE IN CANADA

Gross losses incurred during the year.....	\$	29,324 21
Less reinsurances.....		254 93
Net losses incurred.....	\$	29,069 28
Commission and brokerage.....		28,428 42
Adjustment expenses.....		415 11
Salaries of officials, \$12,215.95; travelling expenses, \$1,616.33.....		13,832 28
Taxes.....		6,651 11
Miscellaneous expenditure, etc.:—Maps and plans, \$224.39; printing and stationery, \$9,564.01; postage, telegrams, telephones and express, \$1,065.18; advertising, \$118.60; furniture and fixtures, \$777.71; legal expenses, \$183.50; rents, \$2,036.61; underwriters' boards, tariff associations, etc., \$312.....		14,282 00
Total expenditure in Canada.....	\$	92,678 20

RISKS AND PREMIUMS IN CANADA

	Amount	Premiums
Taken in 1921, renewed.....	\$ 18,760,361	\$ 183,998 83
Less ceased.....	3,704,900	41,302 01
Gross in force at end of 1921.....	\$ 15,055,461	\$ 142,696 82
Less reinsured.....	868,642	5,830 05
Net in force at end of 1921.....	\$ 14,186,819	\$ 136,866 77

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THE MERCHANTS MARINE—*Concluded*
GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

PROFIT AND LOSS ACCOUNT

	£	s.	d.	£	s.	d.
By balance brought forward from last year.....	47,338	12	11	23,750	0	0
Balance of Underwriting Account, 1920.....	371,013	14	6	6,250	0	0
Interest on investments.....	28,543	5	7	221,371	10	9
				149,642	3	9
				20,000	0	0
				26,081	18	6
				£ 417,095	13	0
Dividend paid in March, 1921.....						
Interim dividend paid in July, 1921.....						
Claims, etc., on Underwriting Account, 1920, paid in 1921.....						
Transfer to Underwriting Suspense Account, estimate to close 1920 Underwriting Account.....						
Reserve for Excess Profits Duty and Income Tax.....						
Balance carried forward.....						

BALANCE SHEET

	£	s.	d.		£	s.	d.
Share Capital—				Assets			
Subscribed—50,000 shares of £10 each.....	500,000			Freehold land and building.....	140,648	16	6
Called up—£2 10s. per share.....	125,000	0	0	Securities and bank deposits.....	751,958	1	1
Reserve Fund.....	250,000	0	0	Interest accrued at this date.....	6,138	5	1
Investments Depreciation Account.....	51,922	15	10	Cash at bankers.....	39,873	17	1
Creditors for returns and reinsurances.....	181,870	16	9	Debtors for premiums.....	129,892	12	5
Sundry creditors.....	60,893	18	7	Sundry debtors and debit balances.....	6,615	5	4
Unclaimed dividends.....	39	10	0	Agents' balances.....	26,037	15	6
Underwriting Suspense Account.....	121,727	11	5	Debtors for reinsurance claims.....	29,396	13	0
Reserve for Excess Profits Duty and Income Tax.....	26,252	14	0	Policy stamps.....	1,892	9	8
Reserve for outstanding fire losses.....	1,928	0	0				
Balance of Fire Revenue Account.....	3,878	15	3				
Balance of Underwriting Account, 1921.....	282,857	15	4				
Balance of Profit and Loss.....	26,081	18	6				
	£ 1,132,453	15	8				

SESSIONAL PAPER No. 8

MILLERS NATIONAL INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, C. B. COLE—Secretary, M. A. REYNOLDS—Principal Office, Chicago, Ill.—Chief Agent in Canada, A. H. C. CARSON—Head Office in Canada, Toronto, Ont.

(Incorporated 1865. Dominion License issued, October 6, 1915.)

CAPITAL

Cash surplus capitalized as a permanent fund.....	\$	500,000 00
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ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds on deposit with Receiver General, viz:—

	Par value	Market value
Dominion of Canada bonds, 1935, 5 p.c.....	\$ 50,000 00	\$ 49,500 00
Carried out at market value.....		\$ 49,500 00

Other Assets in Canada

Cash in Bank of Montreal, Toronto.....	23,289 54
Interest accrued.....	1,041 25
Agents' balances and premiums uncollected.....	7,065 45
Total assets in Canada.....	\$ 80,896 24

LIABILITIES IN CANADA

Total net amount of claims unadjusted.....	\$ 2,629 13
Reserve of unearned premiums, \$22,916.45, carried out at 80 per cent.....	18,333 16
Taxes due and accrued.....	600 00
Reinsurance premiums.....	922 96
Total liabilities in Canada.....	\$ 22,485 25

INCOME IN CANADA.

Gross premiums written.....	\$ 53,416 07
Deduct reinsurances, \$5,686 77; return premiums, \$10,161 94.....	15,848 71
Net premiums, written.....	\$ 37,567 36
Interest earned.....	2,784 04
Total income in Canada.....	\$ 40,351 40

EXPENDITURE IN CANADA

Gross losses incurred during the year.....	\$ 30,406 00
Deduct reinsurances.....	5,889 78
Total net amount incurred for claims.....	\$ 24,516 22
Adjustment expenses.....	620 72
Commission or brokerage.....	10,894 62
Taxes.....	2,601 90
Miscellaneous expenditure, viz: Underwriters' boards, tariff associations, etc., \$12.30; adjustment expenses, maps and plans, \$55.75; printing and stationery, \$462.33; sundries, \$146.67.....	677 05
Total expenditure in Canada.....	\$ 39,310 51

RISKS AND PREMIUMS IN CANADA

	Amount	Premiums
Gross in force at December 31, 1920.....	\$ 3,958,467	\$ 53,565 34
Taken in 1920—new and renewed.....	3,978,060	53,416 07
Total.....	\$ 7,936,527	\$ 106,981 41
Deduct terminated.....	3,934,223	55,142 72
Gross in force at end of 1921.....	\$ 4,002,304	\$ 51,838 69
Deduct reinsured.....	576,572	6,394 29
Net in force at December 31, 1921.....	\$ 3,425,732	\$ 45,444 40

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MILLERS NATIONAL—Concluded

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

LEDGER ASSETS

Book value of real estate.....	\$ 2,914 65
Mortgage loans on real estate, first liens.....	619,450 00
Book value of bonds owned by the company.....	3,013,420 00
Cash on hand, in banks and trust companies.....	88,254 59
Agents' balances.....	263,804 33
Other assets.....	12,385 17
Total ledger assets.....	<u>\$ 4,000,228 74</u>

NON-LEDGER ASSETS

Amount recoverable on paid losses.....	\$ 2,778 58
Interest due and accrued.....	89,929 09
Gross assets.....	<u>\$ 4,092,936 41</u>
Deduct assets not admitted.....	15,473 79
Net admitted assets.....	<u><u>\$ 4,077,462 62</u></u>

LIABILITIES

Net amount of unpaid losses and claims.....	\$ 239,693 40
Estimated expenses of investigation and adjustment of losses.....	4,880 00
Total unearned premiums.....	1,699,050 70
Federal, state and other taxes due or accrued (estimated).....	36,025 02
Contingent commissions or other charges due or accrued.....	27,024 65
Salaries, rents, expenses, etc.....	2,000 00
Due and to become due for borrowed money.....	75,000 00
Total liabilities (not including capital stock).....	<u>\$ 2,083,673 77</u>
Surplus over all liabilities.....	1,993,788 85
Total liabilities.....	<u><u>\$ 4,077,462 62</u></u>

INCOME

Net cash received for premiums other than perpetuals.....	\$ 1,626,628 68
Borrowed money.....	275,000 00
Gross increase by adjustment in book value of bonds.....	752 46
Received for interest and dividends.....	197,536 64
Total income.....	<u><u>\$ 2,099,917 78</u></u>

DISBURSEMENTS

Net amount paid for losses.....	\$ 1,476,196 97
Expenses of adjustment and settlement of losses.....	51,026 89
Allowances to local agents for miscellaneous agency expenses.....	362,245 03
Total field supervisory expenses.....	78,415 61
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	144,990 43
Rents.....	14,096 67
Fire department, patrol and salvage corps assessments, fees, taxes and expenses.....	12,091 74
Inspections and surveys, including underwriters' boards and tariff associations.....	25,966 81
Federal taxes.....	19,908 48
State taxes on premiums, Insurance Department licenses and fees, etc.....	42,588 28
Borrowed money repaid.....	<u>\$ 200,000 00</u>
Gross loss on sale of ledger assets.....	4,245 00
Gross decrease by adjustment in book value of bonds.....	4,788 70
All other expenditure.....	42,660 38
Total disbursements.....	<u><u>\$ 2,479,220 99</u></u>

RISKS AND PREMIUMS

FIRE RISKS

Amount of policies written or renewed during the year.....	\$220,352,873 00
Premiums thereon.....	2,729,937 14
Amount terminated during the year.....	37,520,593 00
Premiums thereon.....	780,151 84
Net amount in force at December 31, 1921.....	116,879,884 00
Premiums thereon.....	<u><u>1,243,397 16</u></u>

SESSIONAL PAPER No. 8

MINNESOTA IMPLEMENT MUTUAL FIRE INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, F. J. LAKE—Secretary, C. I. BUXTON—Principal Office, Owatonna, Minn.—Chief Agent in Canada, C. L. CLARK—Head Office in Canada, Winnipeg, Man.
(Incorporated 1904. Dominion license issued, August 18, 1920.)

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds on deposit with Receiver General, viz:—

	Par value	Market value
Dominion of Canada War Loan, 1931, 5 p.c.....	\$ 10,000 00	\$ 9,900 00
Dominion of Canada Bonds, 1929, 5½ p.c.....	10,000 00	10,200 00
Dominion of Canada Victory Loan, 1934, 5½ p.c.....	25,000 00	24,750 00
Province of Manitoba, 1925, 6 p.c.....	10,000 00	10,500 00
Total on deposit with Receiver General.....	\$ 55,000 00	\$ 55,350 00
Carried out at market value.....		\$ 55,350 00

Other Assets in Canada

Cash in Canadian Bank of Commerce, Winnipeg.....	\$ 4,265 12	
Cash in Bank of Montreal, Winnipeg, Man.....	3,559 51	
Total cash in banks.....	7,824 63	
Cash at chief agency in Canada.....		6 67
Agents' balances and premiums uncollected (\$484.32 written prior to Oct. 1, 1921).....		10,475 11
Interest due and accrued.....		846 91
Gross assets in Canada.....	\$ 74,503 32	
Deduct assets not admitted.....		484 32
Net admitted assets.....	\$ 74,019 00	

LIABILITIES IN CANADA

Net amount of claims, unadjusted.....	\$ 3,455 69
Reserve of unearned premiums, \$23,238.13; carried out at 80 per cent.....	18,590 50
Agency and other expenses, due and accrued.....	180 00
Taxes, due and accrued.....	400 00
Total liabilities in Canada.....	\$ 22,626 19

INCOME IN CANADA

Gross premiums written.....	\$ 52,244 34
Deduct return premiums.....	9,464 36
Net premiums written.....	\$ 42,779 98
Interest earned.....	45 20
Total income in Canada.....	\$ 42,825 18

EXPENDITURE IN CANADA

Total net amount incurred for claims during the year.....	\$ 12,926 04
Dividends declared to policy holders.....	1,626 74
Adjustment expenses.....	362 46
Commission and brokerage.....	12,149 33
Taxes.....	1,446 23
Salaries of chief agency, \$2,352.11; travelling expenses, chief agency, \$230; other, \$106.95....	2,689 06
Miscellaneous expenditure: Advertising, \$617.46; postage, telegrams, telephones and express, \$272.85; printing and stationery, \$1,371.60; legal expenses, \$10; furniture and fixtures, \$1,003.41; rents, \$379.55.....	3,654 87
Total expenditure in Canada.....	\$ 34,854 73

RISKS AND PREMIUMS IN CANADA

	Amount	Premiums
Gross in force at end of 1920.....	\$ 85,401	\$ 2,895 77
Taken in 1921, new and renewed.....	1,926,416	52,234 66
Totals.....	\$ 2,011,817	\$ 55,130 43
Less ceased.....	424,393	12,466 77
Gross and net in force at end of 1921.....	\$ 1,587,419	\$ 42,663 66

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MINNESOTA IMPLEMENT—*Concluded*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

LEDGER ASSETS

Book value of real estate.....	\$ 32,739 02
Mortgage loans on real estate, first liens	788,187 18
Book value of bonds.....	132,445 61
Cash in banks and in trust companies.....	191,159 03
Agents' balances.....	170,794 82
Due for reinsurance premiums.....	40,320 74
Bills receivable, taken for fire risks.....	5,920 78
All other ledger assets.....	505 53
Total ledger assets.....	\$ 1,362,072 71

NON-LEDGER ASSETS

Interest accrued.....	\$ 32,013 98
Market value of bonds, stocks, etc., over book value.....	1,920 64
Gross assets.....	\$ 1,396,007 33
Deduct assets not admitted.....	754 51
Net admitted assets.....	\$ 1,395,252 82

LIABILITIES

Net amount of unpaid claims.....	\$ 99,496 61
Adjustment expenses.....	500 00
Total unearned premiums.....	753,660 14
Funds held under reinsurance treaties.....	68,210 44
Salaries, rents, expenses, bills, etc., due or accrued (estimated).....	437 63
Taxes due and accrued (estimated).....	22,000 00
Contingent commissions or other charges due or accrued.....	1,250 00
Dividends declared and unpaid.....	8,021 14
Total liabilities, except capital stock.....	\$ 953,575 96
Surplus as regards policyholders.....	441,676 86
Total liabilities.....	\$ 1,395,252 82

INCOME

Net cash received for premiums.....	\$ 1,340,587 13
Interest and dividends.....	47,493 98
Rents.....	88 50
Gross profit on sale or maturity of ledger assets.....	2,615 05
Gross increase, by adjustment, in book value of ledger assets.....	4,700 00
From other sources.....	1,963 79
Total income.....	\$ 1,397,449 35

DISBURSEMENTS

Net amount paid for claims.....	\$ 431,817 26
Expenses of adjustment and settlement of losses.....	7,353 16
Interest or dividends to policyholders.....	513,608 42
Agents' allowances including commissions or brokerage.....	112,453 98
Total field supervisory expenses.....	11,904 79
Salaries, fees and all other charges of officers, directors, trustees, home and department office employees.....	70,397 24
Rents.....	3,253 52
Fire department, patrol and salvage corps assessments' fees, taxes and expenses.....	144 83
Inspections and surveys including underwriters' board and tariff associations.....	30,072 79
Federal taxes.....	10,041 26
State, County and Municipal taxes, Insurance Department licenses and fees.....	26,805 31
Gross loss on sale or maturity of ledger assets.....	194 50
Real estate expenses.....	244 56
All other disbursements.....	33,969 45
Total disbursements.....	\$ 1,252,261 07

RISKS AND PREMIUMS—FIRE RISKS

Amount of policies written or renewed during the year.....	\$119,164,481 00
Premiums thereon.....	2,232,764 97
Amount terminated during the year.....	9,329,189 00
Premiums thereon.....	202,981 05
Net amount in force December 31, 1921.....	74,217,928 00
Premiums thereon.....	1,325,251 87

SESSIONAL PAPER No. 8

THE MOTOR UNION INSURANCE COMPANY, LIMITED

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

General Manager, H. F. BAKER—Principal Office, 10 St. James Street, London, England—
Chief Agent in Canada, WILLIAM MACINNES—Head Office in Canada, 59 Yonge St.,
Toronto

(Incorporated in 1906. Commenced business in Canada, May 30, 1919.)

CAPITAL

Amount of joint stock capital authorized.....	\$ 2,000,000 00
Amount subscribed and paid up	<u>1,872,715 00</u>

ASSETS IN CANADA

Held solely for the protection of Canadian policyholders

Bonds on deposit with Receiver General, viz:—

	Par value	Market value
British War Loan Stock, 1920/1947, 5 p.c.....	\$ 121,666 67	\$ 100,983 34
Canadian Govt. War Loans, 1931, 5 p.c.....	3,500 00	3,395 00
Canadian Govt. War Loans, 1934, 5½ p.c.....	20,000 00	19,630 00
Total on deposit with Receiver general.....	<u>\$ 145,166 67</u>	<u>\$ 124,008 34</u>

Carried out at market value.....\$ 124,008 34

Other Assets in Canada

Bond held by Company:—

Dominion of Canada War Loan, 1931, 5 p.c.....	<u>\$ 6,500 00</u>	<u>\$ 6,305 00</u>
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Carried out at market value.....6,305 00
Cash at Chief Agency in Canada.....150 00
Cash in Royal Bank of Canada, Toronto.....17,914 07
Interest accrued.....331 58

Agents' balances and premiums uncollected, viz:—

Fire (\$313.60 on business prior to Oct. 1, 1921).....	\$ 12,912 20
Automobile (A) (\$295.70 on business prior to Oct. 1, 1921).....	1,832 17
Automobile (B) (\$728.28 on business prior to Oct. 1, 1921).....	4,837 37
Liability.....	<u>57 85</u>

Total.....19,639 59
Office furniture and plans.....7,607 00
Due by United British.....10,000 00

Gross assets in Canada.....\$ 185,555 58
Deduct assets not admitted.....8,944 58

Net assets in Canada.....\$ 177,011 00

LIABILITIES IN CANADA

Net amount of fire claims, unadjusted.....	\$ 2,400 00
Net amount of automobile (A) claims, unadjusted.....	4,235 00
Net amount of automobile (B) claims, unadjusted.....	<u>5,109 00</u>
Total amount of unpaid claims.....	\$ 11,744 00
Reserve of unearned premiums: fire, \$55,008.80; liability, \$608.34; automobile (A), \$12,763.57; automobile (B), \$30,369.49; total, \$98,750.20, carried out at 80 per cent.	79,000 16
Salaries, rent, etc.....	627 48
Reinsurance premiums, fire.....	21 82
Taxes due and accrued.....	<u>1,601 46</u>
Total liabilities in Canada.....	<u>\$ 92,994 92</u>

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THE MOTOR UNION—Continued

INCOME IN CANADA

Premiums	Class of business			
	Fire	Auto (A)	Auto (B)	Liability
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross written.....	121,976 76	29,712 07	70,696 56	734 70
Less reinsurance.....	1,054 27			
Less return premiums.....	20,257 03			
Total deduction.....	21,311 30			
Net written.....	100,665 46	29,712 07	70,696 56	734 70
Net premiums written for all classes of business in Canada.....	\$ 201,808 79			
Interest earned on investments.....	2,984 62			
Endorsement fees.....	12 75			
Total income in Canada.....	\$ 204,806 16			

EXPENDITURE IN CANADA

Claims	Class of business		
	Fire	Auto (A)	Auto (B)
	\$ cts.	\$ cts.	\$ cts.
Gross claims incurred during the year.....	18,947 93	9,901 12	49,284 96
Less savings and salvage.....	2 84	188 57	378 81
Net incurred for said claims.....	18,945 09	9,712 55	48,906 15
Total net incurred for claims for all classes of business.....	\$ 77,563 79		
Adjustment expenses.....	249 66		
Commission and brokerage, fire, \$21,711.33; other, \$23,037.75.....	44,749 08		
Taxes and license fees, fire, \$1,536.21; other, \$1,536.22.....	3,072 43		
*Salaries, fees and travelling expenses: Salaries: chief agency, \$41,143.53; auditors, \$500.00; travelling expenses: chief agency, \$7,364.60;.....	49,008 13		
†Miscellaneous expenditure, viz: Advertising, \$4,486.58; furniture and fixtures, \$2,589.11; inspections and surveys, \$4.50; legal expenses, \$34.00; maps and plans, \$5,863.11; postage, telegrams, telephones and express, \$1,057.82; printing and stationery, \$11,865.46; rents, \$3,365; underwriters' boards, associations, etc., \$832.31; bank exchange, \$10.32.....	30,108 21		
Total expenditure in Canada.....	\$ 204,751 30		

SUMMARY OF RISKS AND PREMIUMS IN CANADA

	Amount	Premiums
Taken in 1921, new.....	\$ 13,091,232	\$ 122,189 56
Less ceased.....	3,469,248	34,207 23
Gross in force at end of 1921.....	\$ 9,621,984	\$ 87,982 33
Less reinsured.....	174,300	814 35
Net in force at end of 1921.....	\$ 9,447,684	\$ 87,167 98

*(Of which \$24,504.06 belongs to Fire business.)

†(Of which \$12,122.55 belongs to Fire business.)

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THE MOTOR UNION—*Continued*

EXHIBIT OF PREMIUMS IN CANADA.

	Auto (A)	Auto (B)	Premiums
	Premiums	Premiums	
	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	130,863 58	56,084 38	
Taken in 1921, new and renewed.....	29,712 07	70,696 56	734 70
Totals.....	160,575 65	126,780 94	
Less ceased.....	130,863 58	56,084 38	
Gross and net in force at end of 1921.....	29,712 07	70,696 56	734 70

THE MOTOR UNION—*Concluded*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER, 31, 1921

FIRE ACCOUNT

	£	s.	d.		£	s.	d.	
To Reserve from last account.....	222,751	7	4	By claims paid and outstanding.....	324,114	18	7	
“ Premiums.....	509,546	15	11	“ Commission.....	147,367	2	1	
“ transfer from profit and loss.....	14,824	1	11	“ Expenses of management.....	71,821	8	9	
				“ Reserve for unexpired risks (being 40% of the net pre- miums for the year).....	203,818	15	9	
	£	747,122	5	2	£	747,122	5	2

PROFIT AND LOSS ACCOUNT

	£	s.	d.		£	s.	d.
To Balance from last account.....	167,615	16	5	By Dividends and Bonuses to Shareholders.....	76,719	18	2
“ Transfer from Accident account.....	2,687	13	10	“ Transfer to Fire Insurance account.....	14,824	1	11
“ “ Employers' Liability account.....	8,936	13	10	“ Transfer to Reserve for bad debts.....	10,000	0	0
“ “ Motor and General Insurance account.....	4,287	18	7	“ Addition to Tax Reserve Fund.....	50,000	0	0
“ Marine account.....	20,000	0	0	“ Loss on exchange.....	11,351	4	2
“ Interests, dividends, rents, etc.....	93,423	11	0	“ Grant to Staff Pension Fund.....	2,500	0	0
“ Transfer fees.....	49	7	6	“ Balance carried forward.....	132,135	16	11
£	297,531	1	2	£	297,531	1	2

BALANCE SHEET

	£	s.	d.		£	s.	d.
LIABILITIES				ASSETS			
Capital authorized—				British Funds (including War Loan).....	436,335	2	9
200,000 shares of £1 each.....	£	200,000	0	Municipal, County, Public Boards (United Kingdom).....	53,697	3	8
200,000 5½ per cent Cumulative Preference of £1 each, fully paid.....		200,000	0	Indian and Colonial Government Securities.....	75,009	9	7
				Indian and Colonial Municipal Securities.....	19,962	4	6
				Foreign Government Securities.....	176,111	7	5
Capital issued—				Foreign Municipal Securities.....	10,400	19	1
200,000 shares of £1 each, fully paid...£	£	200,000	0	Railway and other Debentures and Debenture Stocks—			
174,543 5½ per cent Cumulative Preference Shares of £1 each, fully paid.		174,543	0	Home and Foreign.....	59,825	8	9
				Shares in other Insurance companies.....	570,088	16	2
				Mortgages.....	66,920	0	0
					374,543	0	0

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8—231	Sundry creditors.....	21,550 13 7	Freehold property.....	56,196 11 5
	Balances due to other Insurance companies and brokers.....	73,642 18 5	Leasehold property.....	119,950 8 2
	Balances due to Associated companies.....	28,965 12 2	Ten year endowment policy with (profits) in favour of the Company.....	23,780 4 2
	Deposits due to other Re-insurance companies under reinsurance treaties.....	180,573 12 9	Accrued interest and dividends.....	44,024 13 4
	Reserve for the following—		Loans on company's policies written their surrender value.....	222 0 0
	Outstanding commission..... £		Agents' balances.....	324,193 5 11
	Taxation..... 101,455 1 6		Sundry debtors.....	12,075 17 0
	Sundry possible liabilities..... 2,617 11 0		Cash on deposit.....	335,372 8 2
	Reserve for outstanding claims—		Sums due from brokers and other insurance companies, £429,744 0 5 less reserve for bad and doubtful debts, £42,800.....	386,544 0 5
	Fire Insurance..... £		Sums due from associated companies.....	95,125 13 5
	Accident Insurance..... 71,198 0 0		Deposits with reinsurance companies.....	158,375 2 1
	Life account..... 4,460 0 0			
	Employers' Liability Insurance..... 2,325 10 4			
	General Insurance..... 10,263 8 11			
	General Insurance..... 150,000 0 0			
	General Reserve Fund.....			
	Investment Reserve Fund.....			
	Funds at 24th December, 1920:—			
	Fire Insurance..... £			
	Accident Insurance..... 203,818 15 9			
	Employers' Liability Insurance..... 9,004 19 0			
	Life Assurance and Annuity..... 20,275 8 0			
	Capital Redemption Assurance..... 61,516 18 11			
	Motor and General Insurance Fund..... 982 3 1			
	General Insurance..... 406,684 1 5			
	Marine Insurance..... 379,644 4 11			
	Marine Insurance..... 678,791 5 11			
	Balance from Profit and Loss account. \$	1,381,073 12 1		
	Less Interim Dividends paid during the year.....	100,775 17 3		
		£ 3,024,210 16 0		
				£ 3,024,210 16 0

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THE MOUNT ROYAL ASSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, Hon. H. B. RAINVILLE—Vice-President, Hon. Senator J. M. WILSON—Manager,
P. J. PERRIN—Secretary, J. DESLONGCHAMPS—Principal Office, Montreal

(Incorporated by an Act of the Legislative Assembly of Quebec, 1902, 2 Edward VII, chap. 67, amended
by chap. 90 of the statutes of Quebec, 1911. Dominion license issued October 25, 1912.)

CAPITAL

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed and paid in cash.....	250,000 00

(For List of Shareholders, see Appendix.)

ASSETS

	Par value	Market value	Amount loaned	
Amount of loans secured by bonds, stocks, etc.:—				\$ 20,000 00
160 shares Lake of the Woods Milling Co.....	\$ 16,000 00	\$ 22,400 00	\$ 20,000 00	
35 shares Montreal Light and Power Co.....	3,500 00	3,115 00		
Totals.....	\$ 19,500 00	\$ 25,515 00	\$ 20,000 00	

Book value of bonds and debentures. (For details, see Schedule B).....	899,333 58
Book value of stocks. (For details, see Schedule C).....	453,657 81
Cash at head office.....	\$ 3,927 95

Cash in banks and trust company, viz:—

Bank of Hochelaga, Montreal.....	\$ 79,556 95
Provincial Bank of Canada, Montreal.....	22,265 62
Royal Bank of Canada, Montreal.....	14,418 43
Royal Bank of Canada, London, Eng.....	2,185 92
Guaranty Trust, New York, U.S.A.....	340 92

Total cash in banks and trust company.....	118,767 84
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Interest accrued.....	8,130 05
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Agents' balances and premiums uncollected:—

Fire—In Canada (\$14,178.35 prior to Oct. 1, 1921).....	\$ 112,405 02
Fire—Outside Canada.....	42 23
Auto—In Canada (\$699.38 written prior to Oct. 1, 1921):.....	4,896 91
Plate Glass—In Canada (\$172.14 on business prior to Oct. 1, 1921).....	3,451 31

Total.....	120,711 01
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Maps and plans.....	1 00
All other property belonging to the company (plate glass).....	3,507 75
Due by reinsuring companies.....	32,596 99
Deposited with Grain Insurance Association, Winnipeg.....	1,000 00
Deposited with British Oak Insurance Co., England.....	5,310 86
All other assets.....	1,963 62

Total.....	\$ 1,668,908 46
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Deduct market value of bonds, etc., under book value.....	9,475 89
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Gross assets.....	\$ 1,659,432 57
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Deduct assets not admitted.....	15,050 87
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Net admitted assets.....	\$ 1,644,381 70
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LIABILITIES

(1) Liabilities in Canada

Net amount of fire claims, unadjusted (\$3,632 accrued prior to 1921).....	\$ 25,885 00
Net amount of auto (A) claims, unadjusted.....	1,050 00
Net amount of auto (B) claims, unadjusted.....	65 00
Net amount of plate glass claims, unadjusted.....	335 00

Total net amount of unsettled claims.....	\$ 27,335 00
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Reserve of unearned premiums: fire, \$551,130.70; auto (A), \$2,820.79; auto (B), \$5,317.74; plate glass, \$19,103.02; total, \$578,372.25, carried out at 80 per cent.....	462,697 79
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Taxes due and accrued.....	25,000 00
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Reserve and unpaid losses under unlicensed reinsurance, unsecured.....	82,456 54
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Balances held for treaty companies (fire).....	204,010 60
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All other liabilities in Canada.....	395 02
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Total liabilities in Canada.....	\$ 801,894 95
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THE MOUNT ROYAL—Continued

LIABILITIES—Concluded.

(2) *Liabilities in other Countries*

Total net amount of fire claims, unadjusted (\$887 accrued prior to 1921).....	\$	972 00
Reserve of unearned premiums: fire, \$8,522.03, carried out at 80 per cent.....		6,817 64
Total liabilities in other countries.....	\$	7,789 64
Total liabilities in all countries.....	\$	809,684 59
Excess of assets over liabilities.....	\$	834,697 11
Capital stock paid in cash.....		250,000 00
Excess over all liabilities and paid-up capital.....	\$	584,697 11

INCOME

Premiums	Class of business				
	Fire		Auto (A)	Auto (B)	Plate glass
	In Canada	In other Countries	In Canada	In Canada	In Canada
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written..	1,241,075 40	21,675 61	8,693 87	16,400 45	36,790 50
Less reinsurance.....	407,630 15	464 88	2,093 95		
Less return premiums.....	178,378 93	9,999 65	1,400 48	3,266 64	14,827 68
Total deduction.....	586,009 08	10,464 53	3,494 43		
Net premiums written....	655,066 32	11,211 08	5,199 44	13,133 81	21,962 82

Total net premiums written for all classes of business.....	\$	706,573 47
Interest earned on investments.....		82,243 19
Profit on sale of securities.....		478 94
Total income.....	\$	789,295 60

EXPENDITURE

Claims	Class of business				
	Fire		Auto (A)	Auto (B)	Plate glass
	In Canada	In other Countries	In Canada	In Canada	In Canada
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross claims incurred during the year.....	685,323 37	8,281 50	3,349 81	1,525 02	10,578 10
Less savings and salvage..	441 54				
Less reinsurance.....	305,742 71		858 92		
Total deduction.....	306,184 25				
Net claims incurred during the year.....	379,139 12	8,281 50	2,490 89	1,525 02	10,578 10

12 GEORGE V, A. 1922

THE MOUNT ROYAL—Continued

EXPENDITURE—Concluded.

Total net claims incurred for all classes of business.....	\$ 402,014 63
Adjustment expenses, in Canada, fire, \$9,789.92; other, \$167.15.....	9,957 07
Dividends declared stockholders.....	25,000 00
Commission and brokerage, fire, \$109,286.76; other, \$8,172.29.....	117,459 05
Commission on profits, fire.....	3,210 81
Taxes, fire, \$37,406.47; other, \$291.37.....	37,697 84
*Salaries, fees and travelling expenses:—Salaries: chief agency, \$98,922.66; fees: directors, \$6,000; auditors, \$600; travelling expenses: chief agency, \$1,604.05; agents, \$5,329.33; agency expenses, \$3,253.75.....	115,709 79
†Miscellaneous expenditure, viz: Advertising, \$1,827.54; furniture and fixtures, \$2,491.04; legal expenses, \$1,114.90; maps and plans, \$1,462.34; postage, telegrams, telephones and express, \$3,135.42; printing and stationery, \$6,458.82; rents, \$7,756.06; underwriters' boards, associations, etc., \$1,355.30; sundry, \$8,580.58.....	34,182 00
Gross expenditure.....	\$ 745,231 19
Deduct refund from Reinsurance Companies.....	23,822 00
Net expenditure.....	\$ 721,409 19

SUMMARY OF RISKS AND PREMIUMS

	In Canada		In other Countries		Totals in all Countries	
	Amount	Premiums	Amount	Premiums	Amount	Premiums
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
<i>Fire</i>						
Gross policies in force at end of 1920.....	124,808,235	1,525,300 05	2,183,226	41,378 93	126,991,461	1,566,678 98
Taken during 1921, new and renewed.....	98,631,772	1,241,075 40	214,750	21,675 61	98,846,522	1,262,751 01
Totals.....	223,440,007	2,766,375 45	2,397,976	63,054 54	225,837,983	2,829,429 99
Less ceased.....	91,298,384	1,137,213 69	2,102,159	45,258 37	93,400,543	1,182,472 06
Gross in force at end of 1921.....	132,141,623	1,629,161 76	295,817	17,796 17	132,437,440	1,646,957 93
Deduct reinsured.....	43,986,829	572,245 40	39,041	493 07	44,025,870	572,738 47
Net in force at end of 1921.....	88,154,794	1,056,916 36	256,776	17,303 10	88,411,570	1,074,219 46
				Auto (A)	Auto (B)	Plate Glass
				In Canada	In Canada	In Canada
				Premiums	Premiums	Premiums
				\$ cts.	\$ cts.	\$ cts.
Gross premiums in force at end of 1920.....						41,346 26
Taken during 1921, new and renewed.....				8,693 87	16,370 45	36,790 50
Totals.....						78,136 76
Less ceased.....				1,704 27	5,734 97	37,714 51
Gross in force at end of 1921.....				6,989 60	10,635 48	40,422 25
Deduct reinsured.....				1,348 01		
Net in force at end of 1921.....				5,641 59	10,635 48	40,422 25

*(Of which \$111,417.79 belongs to Fire business.)

†(Of which \$31,019.20 belongs to Fire business.)

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THE MOUNT ROYAL—*Concluded*

SCHEDULE B

Bonds and debentures owned—

	Par value	Book value	Market value
<i>Governments—</i>			
Dominion of Canada Victory Loan, 1924, 5½ p.c.....	\$ 50,000 00	\$ 50,000 00	\$ 49,500 00
†Dominion of Canada Victory Loan, 1933, 5½ p.c.....	275,000 00	275,654 99	277,750 00
Dominion of Canada Victory Loan, 1937, 5½ p.c.....	200,000 00	202,938 15	208,000 00
Province of Ontario, 1925, 4½ p.c.....	15,000 00	14,587 50	15,000 00
Russian Internal Loan, 1926, 5½ p.c.....	25,000 00	14,750 00	150 00
<i>Cities—</i>			
Edmonton, 1932, 4½ p.c.....	6,318 00	4,681 73	5,307 00
Montreal (Boulevard St. Paul), 1937, 5 p.c.....	5,000 00	5,312 50	4,650 00
Montreal, (Delorimier), 1948, 4 p.c.....	10,000 00	9,621 94	7,700 00
Montreal (Town of Émard), 1939, 5 p.c.....	2,000 00	2,128 40	1,840 00
<i>Towns—</i>			
Cartierville, 1954, 5½ p.c.....	15,000 00	13,687 50	14,250 00
Cartierville, 1955, 5½ p.c.....	15,000 00	13,687 50	14,250 00
*Lasalle, 1952, 4½ p.c.....	40,000 00	32,256 00	31,600 00
Pointe Claire, 1945, 6 p.c.....	20,000 00	19,900 00	20,200 00
Pointe aux Trembles, 1940, 6 p.c.....	10,000 00	9,687 00	10,000 00
St. Pierre aux Liens, 1951, 5 p.c.....	19,000 00	19,847 08	16,340 00
St. Laurent, 1953, 6 p.c.....	15,000 00	14,850 00	15,150 00
<i>Villages—</i>			
Chambly Basin, 1939, 6 p.c.....	30,000 00	29,400 00	29,40 00
Sault au Récollet, 1951, 5 p.c.....	15,000 00	15,288 76	13,20 00
<i>Schools—</i>			
St. Edward (now Montreal), 1949, 5½ p.c.....	8,000 00	9,649 28	7,52 00
Villeray, Que., 1955, 6 p.c.....	25,000 00	24,750 00	25,500 00
Montreal, R.C., 1925, 5½ p.c.....	10,060 00	10,000 00	10,00 00
<i>Railway—</i>			
Quebec Ry. L. H. and P. Co., Ltd., cons. gold, 1939, 5 p.c.....	48,000 00	40,800 00	31,200 00
<i>Miscellaneous—</i>			
Cedars Rapids Mfg. Co., (1st mtge. S. F.), 1953, 5 p.c.....	15,000 00	13,500 00	14,400 00
Dominion Textile Co., "C", 1925, 6 p.c.....	5,000 00	4,605 25	4,850 00
St. Maurice Valley Cotton Mills, Ltd., (1st mtge S.F.) 1952, 6 p.c.....	25,000 00	22,750 00	18,750 00
Canada Perm. Mtge Corp., 1926, 5½ p.c.....	25,000 00	25,000 00	25,000 00
Total par, book and market values.....	\$ 928,318 00	\$ 899,333 58	\$ 871,507 00

SCHEDULE C

Stocks owned by the Company, viz:—

333 shares	Société d'Administration Générale, (25 p.c. paid).....	\$ 4,150 00	\$ 4,150 00	\$ 5,810 00
100 "	Atcheson, Topeka and Sante Fe Ry.....	10,000 00	11,387 50	9,700 00
67½ "	Baltimore and Ohio (com).....	6,750 00	4,927 50	2,497 50
36 "	Baltimore and Ohio (pref).....	3,600 00	2,592 00	2,016 00
100 "	C.P.R.....	10,000 00	16,075 00	13,000 00
160 "	Bank of Hochelaga.....	16,000 00	23,352 50	23,840 00
600 "	(Pref'd) British Empire Steel Corp.....	60,000 00	57,822 50	36,600 00
300 "	(Pref'd) Dominion Textile.....	30,000 00	29,849 99	31,500 00
200 "	(Com.) Dominion Textile.....	20,000 00	15,068 75	27,200 00
300 "	Detroit United Rys.....	30,000 00	22,470 00	21,900 00
100 "	(Pref'd) Duluth Superior Ry.....	10,000 00	6,125 00	2,900 00
300 "	Lake of the Woods Milling Co., (Com.).....	50,000 00	52,825 00	70,000 00
200 "	Railway Steel Springs Co.....	20,000 00	11,950 00	19,200 00
100 "	Southern Pacific Ry.....	10,000 00	12,375 00	8,300 00
150 "	Toronto, St. Ry.....	15,000 00	17,416 42	10,050 00
300 "	Union Pacific Ry.....	30,000 00	44,373 68	39,600 00
250 "	Wabasso Cotton Co., (Bonus Common Stock).....	25,000 00	.....	13,000 00
25 "	Canada Cement (Common).....	2,500 00	1,224 21	1,425 00
200 "	Canada Cement (Preferred).....	20,000 00	18,950 00	18,000 00
300 "	Montreal Tramways and Power.....	30,000 00	12,218 75	3,900 00
600 "	B.C. Fishing and Packing Co.....	60,000 00	11,512 51	15,000 00
500 "	Civic Investment and Industrial Co.....	50,000 00	34,435 56	44,500 00
20 "	Dominion Cannery (Bonus).....	2,000 00	.....	520 00
100 "	Pacific Oil Co. (Bonus).....	1,500 00	1,680 94	7,050 00
500 "	Montreal Light, Heat and Power (Common).....	50,000 00	40,875 00	44,500 00
Total par, book and market values.....		\$ 566,500 00	\$ 453,657 81	\$ 472,008 50

†\$50,000 on deposit with Receiver General.

*\$10,000 on deposit with Receiver General.

12 GEORGE V, A. 1922

THE MUTUAL FIRE ASSOCIATION OF CANADA, LIMITED

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

Vice-President, H. W. CAMERON—Manager and Secretary, C. W. GUNNING—Principal Office,
Halifax, N.S.

(Incorporated in 1907 by Nova Scotia Companies Act. Dominion license issued Jan. 22, 1919.)

CAPITAL

Amount of joint stock capital authorized.....	\$ 500,000 00
Amount subscribed.....	155,700 00
Amount paid thereon in cash.....	55,363 72

(For List of Shareholders, see Appendix.)

ASSETS

Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	\$ 5,000 00
Amount secured by way of loans on real estate, by bond or mortgage, second liens.....	7,300 00
Amount of loan secured by stock.....	1,300 00
Book value of bonds and debts owned by Company. (For details, see Schedule B).....	35,058 15
Book value of stocks owned by the company. (For details, see Schedule C).....	14,868 83
Cash in banks, viz:—	
Canadian Bank of Commerce, savings account, Halifax.....	\$ 9,325 94
Canadian Bank of Commerce, current account, Halifax.....	2,776 62
Total cash in banks.....	12,102 56
Interest accrued.....	732 38
Total.....	\$ 76,361 92
Market value of bonds, stocks over book value.....	4,449 75
Total admitted assets.....	\$ 71,912 17

LIABILITIES

Reserve of unearned premiums, \$14,254.84; carried out at 80 per cent.....	\$ 11,407 87
Taxes, due and accrued.....	446 33
Rent due.....	135 00
Total liabilities.....	\$ 11,989 20
Surplus of assets over liabilities.....	\$ 59,922 97
Capital stock paid in cash.....	55,363 72
Surplus over liabilities and capital.....	\$ 4,559 25

INCOME

Gross premiums written.....	\$ 20,598 87
Deduct reinsurances, \$616.15; return premiums, \$220.44.....	830 59
Total net cash received for premiums.....	\$ 19,762 28
Interest earned on investments.....	3,805 45
Total income.....	\$ 23,567 73

EXPENDITURE

Amount incurred for claims during the year.....	\$ 10,622 54
Deduct reinsurances.....	1,702 50
Net amount incurred for claims occurring during the year.....	\$ 8,920 04
Adjustment expenses.....	190 33
Dividends declared.....	4,698 47
Commission or brokerage.....	5,073 57
Salaries of officials, \$532.20; Fees: directors, \$100; auditors, \$50; travelling expenses of officials, \$504.84.....	1,187 04
Taxes.....	1,133 87
Miscellaneous expenditure, viz: Advertising, \$13.85; legal fees, \$376.25; postage, telegram, telephones and express, \$116 27; printing and stationery, \$140.26; rent and light, \$383.25; office staff and sundry, \$44.63; furniture, \$22.08.....	1,096 50
Total expenditure.....	\$ 22,299 91

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THE MUTUAL FIRE—*Concluded*

SUMMARY OF RISKS AND PREMIUMS

Risks and Premiums	Class of business	
	Fire	
	In Canada	
	Amount	Premiums
	\$	\$ cts.
Gross in force at end of 1920.....	1,173,600	21,971 32
Taken in 1921—New and renewed.....	1,014,170	20,598 87
Totals.....	2,187,770	42,570 19
Less ceased.....	658 324	14,498 89
Gross in force at end of 1921.....	1,529,446	28,071 30
Less reinsured.....	19,800	616 15
Net in force at 1921.....	1,509,646	27,455 15

SCHEDULE B

Bonds and debentures owned, viz:—

	Par value	Book value	Market value
<i>Government—</i>			
*Dom. of Can. War Loan, 1931, 5 p.c.....	\$ 3,000 00	\$ 3,000 00	\$ 2,970 00
*Dom. of Can., War Loan, 1937, 5 p.c.....	3,000 00	2,916 63	3,170 00
*Dom. of Can. Victory Loan, 1922, 5½ p.c.....	4,000 00	4,000 00	4,000 00
*Dom. of Can. Victory Loan, 1923, 5½ p.c.....	5,000 00	5,000 00	5,000 00
Dom. of Can. Victory Loan, 1924, 5½ p.c.....	50 00	50 00	49 50
†Dom. of Can. Victory Loan, 1934, 5½ p.c.....	4,500 00	4,410 00	4,455 00
*Province of Nova Scotia, 1928, 6 p.c.....	2,000 00	1,993 29	2,100 00
*Newfoundland, 1928, 6½ p.c.....	1,000 00	1,000 00	1,010 00
<i>Cities—</i>			
Halifax, 1930, 6 p.c.....	2,000 00	1,963 20	2,040 00
*Sydney, 1942, 4½ p.c.....	1,000 00	912 45	810 00
<i>Town—</i>			
*Lawrencetown, 1942, 4½ p.c.....	1,000 00	875 00	780 00
<i>Miscellaneous—</i>			
Brandram, Henderson, Limited, 1936, 6 p.c.....	500 00	450 00	455 00
Maritime Telephone and Telegraph Co., 1941, 6 p.c....	1,200 00	1,236 00	1,045 00
Nova Scotia Steel Co., 1959, 5 p.c.....	1,000 00	975 00	750 00
Western Power, 1949, 5 p.c.....	973 33	695 93	730 00
Western Power, 1926, 7 p.c.....	973 33	666 73	710 53
Spanish River, 1941, 8 p.c.....	2,000 00	1,940 00	1,940 00
Nova Scotia Steel Co., 6 mos notice, 6 p.c.....	2,530 67	1,973 92	1,872 70
Pictou Electric Co., 1923, 7 p.c.....	1,000 00	1,000 00	950 00
Total par, book and market values.....	\$ 36,627 33	\$ 35,058 15	\$ 34,757 73

SCHEDULE C

Stocks owned, viz:—

Canada S. Ship Co., 40 shares.....	\$ 4,000 00	\$ 3,789 68	\$ 1,760 00
Cape Breton Electric Co., 7 shares.....	700 00	686 00	434 00
Maritime Tele. and Telephone Co., Ltd., 240 shares, 7 p.c. Pref.....	2,000 00	2,374 00	2,280 00
Maritime Tele. and Telephone Co., Ltd., 159 shares, 6 p.c. Pref.....	1,590 00	1,290 00	1,351 50
Maritime Tele. and Telephone Co., Ltd., 30 shares, Common.....	300 00		195 00
Trinidad Electric Co., 300 shares.....	1,410 00	1,022 40	560 00
Toronto Rail Co., 17 shares.....	1,700 00	1,721 75	1,139 00
Wentzell's, Limited, 40 shares.....	4,000 00	3,985 00	1,000 00
Total par, book and market values.....	\$ 16,130 00	\$ 14,868 83	\$ 8,719 50

*On deposit with Receiver General.

†\$1,000 of which is on deposit with Receiver General.

12 GEORGE V, A. 1922

THE NATIONAL BENEFIT ASSURANCE COMPANY, LIMITED

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, J. FRANCIS—Secretary, C. G. TALBOT—Principal Office, London, Eng.—Chief Agent
in Canada, B. M. ARMSTRONG—Head Office in Canada, Winnipeg, Man.

(Incorporated 1890. Dominion license issued Nov. 5, 1918.)

CAPITAL

Amount of joint stock capital authorized.....	\$ 2,500,000 00
Amount subscribed.....	1,589,000 00
Amount paid up in cash.....	914,530 50

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Market value of bonds and debentures on deposit with Receiver General (<i>For details, see Schedule B</i>).....	\$ 215,155 14
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Other Assets in Canada

Cash at chief agency in Canada.....	3,800 47
Cash in Merchants Bank of Canada, Winnipeg.....	1,896 78
Cash in Union Bank of Canada, Winnipeg.....	70 21
Agents' balances and premiums uncollected, viz:—	
Fire.....	\$ 12,390 68
Accident and Sickness.....	12,483 08
Auto (A).....	1,220 39
Auto (B).....	328 77
Total.....	26,422 92
Total assets in Canada.....	\$ 247,345 52

LIABILITIES IN CANADA

Net amount of fire claims, adjusted and unpaid.....	\$ 6,626 35
Net amount of fire claims, unadjusted.....	9,015 00
Net amount of fire claims, resisted, in suit.....	2,240 86
Net amount of fire claims, resisted, not in suit.....	2,500 00
Net amount of accident claims, adjusted and unpaid.....	974 62
Net amount of auto (A) claims, adjusted and unpaid.....	977 50
Net amount of auto (A) claims, resisted, not in suit.....	2,599 25
Net amount of auto (B) claims, adjusted and unpaid.....	406 05
Net amount of sickness claims, adjusted and unpaid.....	3,315 04
Total.....	\$ 28,654 67
Reserve of unearned premiums:—	
Fire.....	\$ 67,836 88
Accident.....	13,794 70
Auto (A).....	4,587 62
Auto (B).....	5,665 12
Sickness.....	20,429 72
Total, \$112,314.04; carried out at 80 per cent.....	89,851 23
Taxes, due and accrued, fire, \$256.71; other, \$795.64.....	1,052 35
All other liabilities.....	444 47
Total liabilities in Canada.....	\$ 120,002 72

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NATIONAL BENEFIT—Continued

INCOME IN CANADA

Premiums	Class of business					
	Fire	Accident	Auto (A)	Auto (B)	Hail	Sickness
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.	152,281 61	31,822 70	10,556 34	15,581 30	55,922 63	47,136 83
Less reinsurance.....	6,053 49	.....	142 50	579 78	7,636 26	5,425 18
Less return premiums....	32,911 86	3,774 66	1,238 61	3,671 27	520 35	
Total deduction.....	38,965 35	.....	1,381 11	4,251 05	8,156 61	
Net premiums written ..	113,316 26	28,048 04	9,175 23	11,330 25	47,766 02	41,711 65
Net premiums written for all classes of business.....						\$ 251,347 45
Total income in Canada.....						\$ 251,347 45

EXPENDITURE IN CANADA

Losses	Class of business						
	Fire	Accident	Auto (A)	Auto (B)	Hail	Sickness	
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Gross losses incurred during the year.....	92,787 74	10,968 40	7,895 64	4,549 16	51,538 19	20,611 81	
Less savings and salvage.....			65 00				
Less reinsurance.....	6,225 98			133 30	4,235 40		
Net losses incurred.....	86,561 76	10,968 40	7,830 64	4,415 86	47,302 79	20,611 81	
Total net losses incurred for all classes of business.....							\$ 177,691 26
Adjustment expenses, fire, \$2,402.28; other, \$1,949.62.....							4,351 90
Commission on brokerage, fire, \$32,633.70; other, \$50,809.92.....							83,443 62
Taxes, fire, \$4,217.73; other, \$1,629.32.....							5,847 05
*Salaries, fees and travelling expenses:—Salaries: chief agency, \$2,513.11; other, \$1,678.15; travelling expenses of chief agency, \$100.....							4,291 26
†Miscellaneous expenditure, viz:—Advertising, \$324.10; interest and exchange, \$225; legal expenses, \$61; maps and plans, \$1,009.75; postage, telegrams and telephones express, \$1,428.99; printing and stationery, \$7,172.61; underwriters' boards, associations, etc., \$2,219.12; sundry, \$129.65.....							12,570 22
Total expenditure in Canada.....							\$ 288,195 31

*(Of which \$3,191.26 belongs to Fire business).

†(Of which \$5,319.12 belongs to Fire business).

12 GEORGE V, A. 1922

NATIONAL BENEFIT—*Concluded*

SUMMARY OF RISKS AND PREMIUMS IN CANADA

Fire	Amount	Premiums
	\$	\$ cts.
Gross in force at end of 1920.....	5,457 246	66,884 27
Taken in 1921, new and renewed.....	12,651,100	152,281 61
Totals.....	18,108,346	219,165 88
Less ceased.....	7,864,731	95,590 44
Gross in force at end of 1921.....	10,243,615	123,575 44
Less reinsured.....	352,435	5,676 29
Net in force at end of 1921.....	9,891,180	117,899 15

	Class of business			
	Accident	Auto (A)	Auto (B)	Sickness
	Premiums	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	4,852 05			6,011 10
Taken in 1921, new and renewed.....	31,822 70	10,556 34	15,581 30	47,136 83
Totals.....	36,674 75			53,147 93
Less ceased.....	9,085 34	1,238 61	3,671 27	12,288 49
Gross in force at end of 1921.....	27,589 41	9,317 73	11,910 03	40,859 44
Less reinsured.....		142 50	579 78	
Net in force at end of 1921.....	27,589 41	9,175 23	11,330 25	40,859 44

SCHEDULE B

Bonds and debentures on deposit with Receiver General:—

	Par value	Market value
<i>Governments—</i>		
Dominion of Canada War Bonds, 1931, 5 p.c.....	\$ 5,000 00	\$ 4,850 00
British National War Bonds, 1922, 5 p.c.....	24,333 33	22,873 33
British National War Bonds, 1924, 5 p.c.....	14,600 00	13,724 00
British National War Bonds, 1928, 5 p.c.....	65,700 00	61,101 00
British War Loan Stock, 1929/47, 5 p.c.....	84,301 38	69,970 15
Province of Alberta, 1923, 4½ p.c.....	5,500 00	5,610 00
<i>Cities—</i>		
New Westminster, 1943, 5 p.c.....	15,000 00	12,300 00
North Battleford, 1953, 5½ p.c.....	2,433 33	1,946 67
Regina Consolidated Stock, 1943/63, 5 p.c.....	9,733 33	7,884 00
<i>Town—</i>		
St. Stephen, 1946, 4 p.c.....	15,000 00	11,100 00
<i>Districts—</i>		
North Vancouver, 1962, 5 p.c.....	2,433 33	1,922 33
South Vancouver, 1962, 5 p.c.....	2,433 33	1,873 66
Total on deposit with Receiver General.....	\$ 246,468 03	\$ 215,155 14

(For General Business Statement, see Appendix)

SESSIONAL PAPER No. 8

NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, H. M. SCHMITT—Secretary, THOS. A. HATHAWAY—Principal Office, Pittsburgh, Pa.
 Chief Agent in Canada, R. F. MASSIE, D.S.O.—Head Office in Canada, Toronto

(Incorporated December 28, 1910. Dominion license issued May 23, 1914.)

CAPITAL

Amount of joint stock capital authorized, subscribed and paid in cash..... \$ 1,000,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Market value of bonds and debentures on deposit with Receiver General. (For details, see Schedule B)..... \$ 215,171 60

Other Assets in Canada

Market value of bonds and debentures held by Company (For details, see Schedule C)..... 182,063 33
 Cash in Bank of Toronto, Toronto..... 28,646 02
 Interest accrued..... 6,186 77
 Agents' balances and premiums uncollected, fire..... 22,118 05

Total assets in Canada..... \$ 454,185 77

LIABILITIES IN CANADA

Net amount of fire claims, unadjusted..... \$ 11,597 31
 Reserve of unearned premiums, fire, \$132,146.09; carried out at 80 per cent thereof..... 105,716 87
 Taxes due and accrued..... 5,355 45

Total liabilities in Canada..... \$ 122,669 63

INCOME IN CANADA

Gross fire premiums written..... \$ 192,624 15
 Deduct reinsurance, \$1,226.62; return premiums, \$33,965.68..... 35,192 30

Net premiums written for all classes of business..... \$ 157,431 85
 Interest earned on investments..... 21,721 69
 Profit on bonds..... 31 25

Total income in Canada..... \$ 179,184 79

EXPENDITURE

Claims	Class of business	
	Fire	Auto (A)
	\$ cts.	\$ cts.
Gross claims incurred during the year.....	69,756 20	457 85
Less savings and salvage.....	468 46	260 70
Less reinsurance.....	5 71	
Total deduction.....	474 17	
Net incurred for said claims.....	69,282 03	197 15
Total net incurred for claims for all classes of business.....	\$ 69,479 18	
Adjustment expenses, fire, \$846.46; other, \$199.50.....	1,045 96	
Commission and brokerage, fire.....	30,511 46	
Taxes, fire.....	6,836 15	
*Salaries, fees and travelling expenses:—Salaries: chief agency, \$17,895.59; travelling expenses chief agency, \$577.05.....	18,472 64	
†Miscellaneous expenditure, viz: Legal expenses, \$50.00; maps and plans, \$94.56; postage, telegrams, telephones and express, \$1,027.90; printing and stationery, \$924.94; rents, \$573.93; sundry expenses, \$909.98.....	3,581 31	
Total expenditure.....	\$ 129,926 70	

* (Of which, \$18,472.64 belongs to Fire business.)

† (Of which \$3,581.31 belongs to Fire business.)

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NATIONAL BEN-FRANKLIN—Continued

SUMMARY OF RISKS AND PREMIUMS IN CANADA

	Amount	Premiums
	\$	\$ cts.
Gross in force at end of 1920.....	22,227,306	255,642 80
Taken in 1921, new and renewed.....	15,747,331	192,624 15
Totals.....	37,974,637	448,266 95
Less ceased.....	15,083,954	183,938 36
Gross in force at end of 1921.....	22,890,683	264,328 59
Less reinsured.....	133,406	1,791 96
Net in force at end of 1921.....	22,757,277	262,536 63

SCHEDULE B

Bonds and debentures on deposit with Receiver General:—

	Par value	Market value
<i>Governments—</i>		
Dominion of Canada Victory Loan, 1922, 5½ p.c.....	\$ 5,000 00	\$ 5,000 00
Dominion of Canada Victory Loan, 1924, 5½ p.c.....	25,000 00	24,750 00
Province of Manitoba, 1941, 6 p.c.....	25,000 00	25,750 00
British Columbia, 1939, 5 p.c.....	25,000 00	24,250 00
<i>Cities—</i>		
Calgary, 1925, 4½ p.c.....	15,000 00	14,100 00
Edmonton, 1924, 4½ p.c.....	10,000 00	9,500 00
Fort William, 1928, 5 p.c.....	10,000 00	9,300 00
Fort William, 1936, 4½ p.c.....	10,000 00	8,200 00
Hamilton, 1934, 4½ p.c.....	10,000 00	9,000 00
Medicine Hat, 1943, 5 p.c.....	10,000 00	8,000 00
Portage la Prairie, 1945, 5 p.c.....	5,000 00	4,050 00
Saskatoon, 1943, 5 p.c.....	10,000 00	8,400 00
St. Boniface, 1943, 5 p.c.....	10,000 00	7,900 00
Vancouver, 1923, 4½ p.c.....	20,000 00	19,600 00
Victoria, 1924, 4½ p.c.....	5,000 00	4,800 00
Victoria, 1936, 4 p.c.....	10,250 00	7,971 60
<i>Schools—</i>		
Belleville, P., 1943, 5 p.c.....	10,000 00	9,100 00
Saskatoon, P., 1953, 5 p.c.....	10,000 00	7,400 00
<i>Municipality—</i>		
Delta, B.C., 1960, 5 p.c.....	10,000 00	8,100 00
Total on deposit with Receiver General.....	\$ 235,220 00	\$ 215,171 60

SCHEDULE C

Bonds and debentures held by the Company:—

<i>Governments—</i>		
Dominion of Canada Bonds, 1934, 5½ p.c.....	\$ 45,000 00	\$ 44,550 00
Dominion of Canada Victory Loan, 1924, 5½ p.c.....	15,000 00	14,850 00
Province of Ontario Treasury Bills, 1922, 6 p.c.....	25,000 00	25,000 00
<i>Cities—</i>		
Port Arthur, 1932, 4½ p.c.....	24,333 33	20,683 33
Toronto, 1929, 6 p.c.....	20,000 00	20,400 00
Toronto, 1930, 6 p.c.....	15,000 00	15,300 00
Victoria, 1924, 4½ p.c.....	17,000 00	16,320 00
<i>Railway—</i>		
Toronto, Hamilton and Buffalo Railway, 1946, 4 p.c.....	12,000 00	9,960 00
<i>Townships—</i>		
York, 1922, 6 p.c.....	5,000 00	5,000 00
York, 1923, 6 p.c.....	10,000 00	10,000 00
Total.....	\$ 188,333 33	\$ 182,063 33

SESSIONAL PAPER No. 8

NATIONAL-BEN FRANKLIN—*Concluded*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

LEDGER ASSETS

Book value of real estate.....	\$ 183,198 67
Mortgage loans on real estate, first liens.....	2,573,318 00
Loans secured by pledge of bonds, stocks or other collateral.....	146,850 00
Book value of stocks and bonds owned by the company.....	1,594,612 73
Cash on hand, in trust companies and banks.....	364,958 34
Agents, balances.....	497,604 89
Deposit with Philadelphia Underwriters' Association.....	200 00
Deposit with the State of Alabama.....	500 00
Total ledger assets.....	\$ 5,361,242 63

NON-LEDGER ASSETS

Interest due and accrued.....	55,271 92
Rents due.....	24 00
Market value of real estate over book value.....	20,645 77
Reinsurance due on losses paid.....	8,711 17
Gross assets.....	\$ 5,445,895 49
Deduct assets not admitted.....	61,653 89
Total admitted assets.....	\$ 5,384,241 60

LIABILITIES

Net amount of unpaid claims.....	\$ 447,866 68
Estimated expenses of investigation of losses.....	1,738 97
Total unearned premiums.....	3,120,595 61
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	253 77
Federal, state and other taxes due or accrued (estimated).....	150,000 03
Contingent commissions or other charges due or accrued.....	23,516 71
Total liabilities, excluding capital stock.....	\$ 3,743,971 70
Capital stock paid up in cash.....	1,000,000 00
Surplus beyond liabilities.....	640,269 90
Total liabilities.....	\$ 5,384 241 60

INCOME

Net cash received for premiums (other than perpetual).....	\$ 2,910,428 82
Interest and dividends.....	241,772 51
Rents.....	19,206 68
From agents' balances previously charged off.....	338 41
Gross profit on sale or maturity of real estate and bonds.....	3,138 39
Total income.....	\$ 3,174,884 81

DISBURSEMENTS

Net amount paid for claims.....	\$ 1,538,621 13
Expenses of adjustment and settlement of claims.....	53,555 64
Allowances to agencies for miscellaneous agency expenses.....	875,508 08
Total field supervisory expenses.....	93,006 82
Salaries, fees and all other charges of officers, directors, trustees and home office employees	136,271 25
Rent.....	19,990 99
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	34,044 49
Inspections and surveys, including underwriters' boards and tariff associations.....	56,429 16
Federal taxes.....	33,151 38
State taxes on premiums, Insurance Department licenses and fees.....	71,558 26
Real estate expenses.....	9,097 70
Paid stockholders for dividends.....	160,335 00
Agents' balances charged off.....	6,979 32
Gross loss on sale or maturity of real estate.....	708 24
All other disbursements.....	31,431 51
Total disbursements.....	\$ 3,120,688 97

RISKS AND PREMIUMS

Amount of fire risks written or renewed during the year.....	\$406,698,922 00
Premiums thereon.....	4,321,478 33
Amount of policies terminated.....	58,350,893 00
Premiums thereon.....	683,883 56
Net amount in force December 31, 1921.....	273,234,498 00
Premiums thereon.....	2,844,080 97

12 GEORGE V, A. 1922

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, H. A. SMITH—Secretary, S. T. MAXWELL—Principal Office, Hartford, Conn.—Chief Agent in Canada, C. C. HALL—Head Office in Canada, Toronto, Ont.

(Incorporated May, 1869. Dominion license issued August 3, 1908.)

CAPITAL

Amount of joint stock capital authorized.....	\$ 5,000,000 00
Amount subscribed and paid in cash.....	<u>2,000,000 00</u>

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Market value of bonds and debts., on deposit with Receiver General (<i>For details, see Schedule B</i>).....	\$ 677,350 00
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Other Assets in Canada

Cash in banks, viz:—		
Bank of Montreal, Amherst, N.S.....	\$ 3,944 75	
Bank of Montreal, Toronto.....	143,765 33	
Bank of Montreal, Winnipeg.....	17,149 51	
Bank of Montreal, Vancouver.....	<u>3,549 22</u>	
Total cash in banks.....		168,408 81
Interest accrued.....		8,927 17
Agents' balances and premiums uncollected:—		
Fire (\$7,391.91 on business prior to Oct. 1, 1921).....	\$ 105,600 89	
Auto (A).....	<u>—124 24</u>	
Auto (B).....	7 16	
Total.....		105,483 81
Gross assets in Canada.....	\$	<u>960,169 79</u>
Deduct assets not admitted.....		7,891 91
Net admitted assets in Canada.....	\$	<u><u>952,777 88</u></u>

LIABILITIES IN CANADA

Net amount of fire claims unadjusted and unpaid.....	\$ 55,285 04	
Net amount of auto (A) claims, unadjusted.....	544 03	
Net amount of auto (B) claims, unadjusted.....	<u>182 90</u>	
Total net amount of unsettled claims.....	\$	56,011 97
Reserve of unearned premiums: fire, \$467,472.30; automobile (A), \$443.43; automobile (B), \$696.30; tornado, \$1,599.10; total, \$470,211.13; carried out at 80 per cent.....		376,168 90
Expenses and taxes, due and accrued.....		<u>8,795 27</u>
Total liabilities in Canada.....	\$	<u><u>440,976 14</u></u>

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NATIONAL FIRE—Continued

INCOME IN CANADA

Premiums	Class of business			
	Fire	Auto (A)	Auto (B)	Tornado
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross written.....	891,127 53	1,397 07	2,485 45	1,493 95
Less reinsurance.....	31,466 60			
Less return premiums.....	177,417 80	385 25	658 07	
Total deduction.....	208,884 40			
Net written.....	682,243 13	1,008 82	1,827 38	1,493 95
Net premiums written for all classes of business in Canada.....				\$ 686,573 28
Interest earned on investments.....				42,617 47
Total income in Canada.....				\$ 729,190 75

EXPENDITURE IN CANADA

Claims	Class of business		
	Fire	Auto (A)	Auto (B)
	\$ cts.	\$ cts.	\$ cts.
Gross claims incurred during the year.....	685,488 68	5,025 81	632 55
Less savings and salvage.....	27,274 68		
Net incurred for said claims.....	658,214 00	5,025 81	632 55
Total net incurred for claims for all classes of business in Canada.....			\$ 663,872 36
Adjustment expenses, fire.....			8,902 54
Commission and brokerage, fire, \$120,021.62; other, \$709.01.....			120,730 63
Taxes.....			19,784 14
Salaries, fire: general and special agents, \$61,799.62; special agents' expenses, \$6,519.71....			68,319 33
Miscellaneous expenditure, fire: Advertising, \$310.81; furniture and fixtures, \$33.73; legal expenses, \$125.00; maps and plans, \$1,778.73; postage, telegrams, telephones and express, \$3,895.21; printing and stationery, \$3,410.98; rents, \$1,044.91; underwriters' boards, associations, etc., \$10,185.41; other expenses, \$97.30.....			20,882 08
Total expenditure in Canada.....			\$ 902,491 08

RISKS AND PREMIUMS IN CANADA

	Fire	
	Amount	Premiums
	\$	\$ cts.
Gross in force at end of 1920.....	83,183 815	1,052,107 56
Taken in 1921, new and renewed.....	69,225 739	891,127 53
Totals.....	152,409,554	1,943,235 09
Less ceased.....	71,462,405	894,418 05
Gross in force at end of 1921.....	80,947,149	1,048,817 04
Less reinsured.....	7,238,062	89,118 31
Net in force at end of 1921.....	73,709,087	959,698 73

12 GEORGE V, A. 1922

NATIONAL FIRE—*Continued*
RISKS AND PREMIUMS IN CANADA—*Concluded*

	Auto (A)	Auto (B)	Tornado
	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	138 65	295 35	1,775 37
Taken in 1921, new and renewed.....	1,397 07	2,485 45	1,493 95
Totals.....	1,535 72	2,780 80	3,269 32
Less ceased.....	648 87	1,388 20	769 47
Gross and net in force at end of 1921.....	886 85	1,392 60	2,499 85

SCHEDULE B

Bonds and debts, on deposit with the Receiver General, viz:—

	Par value	Market value
<i>Government—</i>		
Dominion of Canada Victory Loan, 1937, 5½ p.c.....	\$ 100,000 00	\$ 104,000 00
Dominion of Canada War Loan, 1931, 5 p.c.....	25,000 00	24,750 00
Dominion of Canada War Loan, 1934, 5½ p.c.....	240,000 00	237,600 00
<i>Cities—</i>		
Fort William, 1932 and 1942, 5 p.c.....	25,000 00	22,500 00
Fort William, 1942, 5 p.c.....	25,000 00	21,000 00
Fort William, 1933, 5 p.c.....	50,000 00	44,500 00
Hamilton, 1927, 4 p.c.....	50,000 00	46,000 00
London, 1944, 5 p.c.....	100,000 00	92,000 00
Moosejaw, 1933, 5 p.c.....	50,000 00	44,000 00
<i>School—</i>		
Maisonneuve, 1950, 4½ p.c.....	50,000 00	41,000 00
Total on deposit with Receiver General.....	\$ 715,000 00	\$ 677,350 00

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

INCOME

Net cash received for premiums.....	\$15,577,790 57
Interest and dividends.....	1,046,360 31
Rents.....	41,652 50
Agents' balances previously charged off.....	1,678 57
Gross profits on sale or maturity of bonds and stocks.....	12,112 10
Increase in liabilities during the year on account of reinsurance treaties.....	3,400 16
Total income.....	\$16,682,994 21

DISBURSEMENTS

Net amount paid for claims.....	\$ 8,344,555 44
Expenses of adjustment and settlement of claims.....	314,098 13
Interest or dividends to stockholders.....	400,000 00
Commissions or brokerage including agents' allowances.....	3,054,043 98
Field supervisory expenses.....	624,596 46
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	1,322,473 40
Rents.....	122,837 15
Inspections and surveys including underwriters' boards and tariff associations.....	360,983 31
Federal taxes.....	321,423 59
State taxes on premiums, Insurance Department licenses and fees.....	381,450 84
Fire Department, patrol and salvage corps.....	112,846 13
Real estate taxes, \$21,041.33; other expenses, \$3,010.41.....	24,051 74
Agents' balances charged off.....	1,164 31
Gross loss on sale or maturity of bonds and stocks.....	417,564 38
All other disbursements.....	311,621 19
Total disbursements.....	\$16,113,710 05

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NATIONAL FIRE—*Concluded*

LEDGER ASSETS

Book value of real estate.....	\$ 613,706 78
Mortgage loans on real estate, first liens.....	2,253,225 00
Book value of bonds and stocks.....	18,065,253 79
Cash on hand, in trust companies and banks.....	3,599,785 26
Agents' balances.....	2,835,746 23
Bills receivable.....	638,070 91
Due from Insurance companies.....	145,854 92
Other assets.....	3,876 92
Total ledger assets.....	<u>\$28,155,519 81</u>

NON-LEDGER ASSETS

Interest due and accrued.....	497,825 39
Market value of real estate over book value.....	21,293 22
Other non-ledger assets.....	59,264 47
Gross assets.....	<u>\$28,733,902 89</u>
Deduct assets not admitted.....	509,482 49
Total admitted assets.....	<u><u>\$28,224,420 40</u></u>

LIABILITIES

Net amount of unpaid claims.....	\$ 2,328,427 69
Total unearned premiums.....	15,851,787 31
Federal, State and other taxes due or accrued (estimated).....	600,000 00
Special reserve fund.....	500,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due and accrued.....	50,000 00
Contingent commissions, etc., due or accrued.....	40,000 00
Funds held under reinsurance treaties.....	9,724 21
Total liabilities, not including capital stock.....	<u>\$19,379,939 21</u>
Capital stock paid in cash.....	2,000,000 00
Surplus over all liabilities, including capital stock.....	6,844,481 19
Total liabilities.....	<u><u>\$28,224,420 40</u></u>

RISKS AND PREMIUMS

Amount of policies written or renewed during the year.....	\$2,217,380,380 00
Premiums thereon.....	20,026,957 86
Amount of policies terminated during the year.....	481,663,728 00
Premiums thereon.....	3,213,333 49
Net amount in force at December 31, 1921.....	1,126,168,040 00
Premiums thereon.....	<u><u>11,466,496 29</u></u>

12 GEORGE V, A. 1922

NATIONAL LIBERTY INSURANCE COMPANY OF AMERICA

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, CHAS. H. COATES—Secretary, L. PFINGSTAG—Principal Office, New York, N.Y.,
U.S.A.—Chief Agent in Canada, EDWARD HORNBOSTEL—Head Office in Canada, Ottawa.

(Incorporated 1859. Dominion license issued Sept. 28, 1920.)

CAPITAL

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 1,000,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds and debentures on deposit with Receiver General, viz:—

	Par value	Market value
Province of Ontario, 1939, 4 p.c.....	\$ 10,000 00	\$ 8,100 00
Province of Ontario, 1941, 4 p.c.....	50,000 00	50,000 00

Total on deposit with Receiver General.....\$ 60,000 00 \$ 58,100 00

Carried out at market value.....\$ 58,100 00

Other Assets in Canada

Cash in Royal Bank of Canada, Ottawa.....25,615 70
Interest accrued.....391 94
Agents' balances and premiums uncollected.....7,162 72
Office furniture and plans.....588 85

Gross assets.....\$ 91,859 21

Deduct assets not admitted.....588 85

Net admitted assets.....\$ 91,270 36

LIABILITIES IN CANADA

Total net amount of claims, unadjusted.....\$ 14,008 00
Reserve of unearned premiums, \$15,513.36; carried out at 80 per cent.....12,410 69
Taxes due and accrued.....919 95
Reinsurance premiums.....120 81

Total liabilities in Canada.....\$ 27,459 45

INCOME IN CANADA

Gross premiums written.....\$ 33,817 76
Deduct return premiums, \$3,920.31; reinsurance, \$120.81.....4,041 12

Net premiums written.....\$ 29,776 64
Interest earned on investments.....391 94

Total income in Canada.....\$ 30,168 58

EXPENDITURE IN CANADA

Net incurred for claims during the year.....\$ 17,870 87
Adjustment expenses.....71 86
Commission and brokerage.....6,603 02
Commission on profits.....103 00
Taxes.....1,069 35

Salaries and travelling expenses:—Salaries of chief agency, \$6,000; other, \$285; travelling expenses, chief agency, \$1,395.04.....10,680 04

Miscellaneous expenditure, viz:—Advertising, \$213.35; furniture and fixtures, \$498.60; maps and plans, \$415.97; postage, telegrams, telephones and express, \$265.88; stationery, \$119.11; rents, \$220; underwriters' boards, associations, etc., \$470.06; sundry, \$1,307.....3,539 97

Total expenditure in Canada.....\$ 39,938 11

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NATIONAL LIBERTY—*Continued*
RISKS AND PREMIUMS IN CANADA

Fire	Amount	Premiums
	\$	\$ cts.
Gross in force at end of 1920.....	156,600	1,746 10
Taken in 1921, new and renewed.....	2,864,545	33,817 76
Totals.....	3,021,145	35,563 86
Less ceased.....	554,123	7,321 69
Gross in force at end of 1921.....	2,467,022	28,242 17
Less reinsured.....	12,500	120 81
Net in force at end of 1921.....	2,454,522	28,121 36

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

LEDGER ASSETS

Mortgage loans on real estate, first liens.....	\$ 1,331,100 00
Book value of bonds and stocks owned by the company.....	8,169,723 03
Cash on hand, in trust companies and in banks.....	1,161,958 61
Agents' balances.....	1,433,249 88
Total ledger assets.....	\$12,096,031 52

NON-LEDGER ASSETS

Interest accrued.....	92,582 55
Reinsurance recoverable on paid losses.....	111,989 00
Gross assets.....	\$12,300,603 07
Deduct assets not admitted.....	142,524 81
Total admitted assets.....	\$12,158,078 26

LIABILITIES

Net amount of unpaid claims.....	\$ 1,058,574 51
Estimated expenses of investigation and adjustment of losses.....	75,000 00
Total unearned premiums.....	6,553,104 57
Federal, state and other taxes due and accrued (estimated).....	225,000 00
Salaries, rents, etc., due or accrued.....	15,012 17
Contingent commissions, due or accrued.....	25,036 69
Annuities.....	185,685 00
Total liabilities, excluding capital stock.....	\$ 8,137,412 94
Capital stock paid in cash.....	1,000,000 00
Surplus over all liabilities.....	3,020,665 32
Total liabilities.....	\$12,158,078 26

INCOME

Net cash received for premiums.....	\$ 6,108,344 45
Received for interest and dividends.....	521,222 36
Income from all other sources.....	27,000 00
Gross increase by adjustment in book value of bonds and stocks.....	1,126,780 49
Gross profit on sale or maturity of ledger assets.....	56,456 01
Total income.....	\$ 7,832,803 31

12 GEORGE V, A. 1922

NATIONAL LIBERTY—*Concluded*

DISBURSEMENTS

Net amount paid during the year for claims	\$ 3,278,769 06
Expenses of adjustment and settlement of claims.....	206,494 77
Rents	65,913 75
Agents' compensation and allowances.....	1,459,996 31
Salaries, fees and all other charges of officers, directors, trustees and home office employees	476,660 09
Inspections, surveys, underwriters' boards and tariff associations.....	156,106 68
Federal taxes.....	98,957 31
State taxes on premiums, Insurance Department licenses and fees, etc.....	233,444 64
Field supervisory expenses.....	278,922 38
Paid stockholders for dividends.....	225,000 00
Agents' balances.....	329 95
Gross decrease by adjustment in book value of bonds and stocks.....	183,925 89
Gross loss on sale of bonds and stocks.....	22,626 00
All other disbursements.....	156,079 57
Total disbursements.....	<u>\$ 6,843,226 40</u>

RISKS AND PREMIUMS

FIRE RISKS

Amount of risks written or renewed during the year.....	\$874,781,808 00
Premiums thereon.....	9,101,101 03
Amount of policies terminated.....	106,395,548 00
Premiums thereon.....	1,236,677 48
Net amount in force at December 31, 1921.....	567,938,080 00
Premiums thereon.....	<u>5,688,899 88</u>

SESSIONAL PAPER No. 8

THE NATIONAL PROVINCIAL INSURANCE COMPANY, LIMITED

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

Chairman, SPENCER JOHN PORTAL—Secretary, T. B. MULLINGS—Principal Office, London, England—Chief Agent in Canada, ARTHUR BARRY—Head Office in Canada, Montreal

(Established by Deed of Settlement in 1854. Registered in 1862 under the Companies' Act, 1862, as an unlimited company; incorporated, under the Companies' Act, 1862 to 1883, as a limited company June 17, 1885. Name changed from the National Provincial Plate Glass Insurance Company, Limited, to The National Provincial Plate Glass and General Insurance Company, Limited, in June, 1912. Name changed to the above name December 9, 1921. Dominion license issued April 4, 1907).

CAPITAL

Amount of joint stock capital authorized, £50,000.....	\$ 243,333 33
Amount subscribed and paid in cash, £20,525.....	99,888 33

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds and debentures on deposit with Receiver General, viz:—

	Par value	Market value
Canada Victory Loan, 1924, 5½ p.c.....	\$ 50,000 00	\$ 49,500 00
Canada Victory Loan, 1934, 5½ p.c.....	5,000 00	4,950 00
Canada stock, 1930/1950, 3½ p.c.....	2,433 33	1,581 66
Canada stock, 1940/1960, 4 p.c.....	3,893 33	2,725 33
Province of Quebec, 1954, 4½ p.c.....	2,433 33	1,679 00
British Consols, 1923 or later, 2½ p.c.....	4,866 67	2,238 67
British National War bonds, 1928, 5 p.c.....	4,866 67	4,526 00
British War Loan stock, 1929/1947, 5 p.c.....	5,353 33	4,443 26

Total on deposit with Receiver General.....	\$ 78,846 66	\$ 71,643 92
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Carried out at market value.....	\$ 71,643 92
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Other Assets in Canada

Cash at head office.....	653 87
Cash in Bank of Montreal, Montreal.....	27,413 80
Interest accrued.....	754 02

Agents' balances and premiums uncollected—

Fire.....	\$ 13,188 03
Plate glass (\$46.57 prior to Oct. 1, 1921).....	4,549 32

Total.....	17,737 35
All other assets.....	1,318 44

Gross assets in Canada.....	\$ 119,521 40
Deduct assets not admitted.....	1,365 01

Net admitted assets in Canada.....	\$ 118,156 39
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LIABILITIES IN CANADA

Net amount of fire claims, unadjusted.....	\$ 2 00
Net amount of plate glass claims unadjusted.....	703 21

Net amount of unsettled claims.....	\$ 705 21
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Reserve of unearned premiums:—

Fire.....	\$ 28,389 57
Plate glass.....	11,146 94

Total, \$39,536.51; carried out at 80 per cent.....	31,629 21
Taxes due and accrued.....	1,643 67
Reinsurance premiums, fire.....	1,797 46
All other liability.....	5,613 76

Total liabilities in Canada.....	\$ 41,389 31
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12 GEORGE V, A. 1922

NATIONAL PROVINCIAL—Continued

INCOME IN CANADA

Premiums	Class of business	
	Fire	Plate Glass
	\$ cts.	\$ cts.
Gross written.....	89,384 30	35,427 20
Less reinsurance.....	9,947 30	
Less return premiums.....	13,076 95	11,420 28
Total deduction.....	23,024 25	
Net written.....	66,360 05	24,006 92
Net premiums written for all classes of business.....	\$ 90,366 97	
Interest earned on investments.....	3,133 00	
Total income in Canada.....	\$ 93,499 97	

EXPENDITURE IN CANADA

Claims	Class of business	
	Fire	Plate Glass
	\$ cts.	\$ cts.
Gross claims incurred during the year.....	20,715 17	9,523 62
Less savings and salvage.....	12 98	1,354 14
Less reinsurance.....	1,512 35	
Total deduction.....	1,525 32	
Net incurred for said claims.....	19,189 84	8,169 49
Total net incurred for claims for all classes of business in Canada.....	\$ 27,359 33	
Adjustment expenses, fire.....	335 10	
Commission and brokerage, fire, \$14,809.79; other, \$6,980.90.....	21,790 69	
Taxes.....	3,295 73	
*Salaries, fees and travelling expenses:—Salaries: chief agency, \$7,748.11; auditors' fees, \$35; travelling expenses, chief agency, \$280.75; other, \$20.50.....	8,284 36	
†Miscellaneous expenditure, viz:—Furniture and fixtures, \$31.94; legal expenses, \$82.32; maps and plans, \$450; postage, telegrams, telephones and express, \$233.75; printing and stationery, \$1,160.4; rents, \$300; underwriters' boards, associations, etc., \$407.83; sundry expenses, \$310.05.....	2,976 31	
Total expenditure in Canada.....	\$ 64,041 52	

SUMMARY OF RISKS AND PREMIUMS IN CANADA

	Fire		Plate Glass
	Amount	Premiums	Premiums
	\$	\$ cts.	\$ cts.
Gross in force at end of 1920.....	2,628,044	23,812 55	20,428 95
Taken in 1921, New.....	12,571,732	87,777 10	27,787 94
Renewed.....	107,500	1,657 70	7,639 26
Totals.....	15,407,276	113,196 84	55,856 15
Less ceased.....	8,601,123	53,109 47	33,562 26
Gross in force at end of 1921.....	6,806,153	57,987 37	22,293 89
Less reinsured.....	898,788	9,190 70	
Net in force at end of 1921.....	5,907,365	48,796 67	22,293 89

*(Of which \$4,445.86 belongs to Fire business.)

†(Of which \$., 41.83 belongs to Fire business.)

SESSIONAL PAPER No. 8

NATIONAL PROVINCIAL—Continued
GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

GENERAL INSURANCE REVENUE ACCOUNT

	£	s.	d.	£	s.	d.
Amount of General Insurance Fund at the beginning of the year.....	78,482	5	8		65,771	7 2
Less amount transferred to fire Insurance account.....	39,692	4	9		16,106	18 5
					18,224	7 4
Reserve for unexpired risks.....				38,790	0	11
Additional reserve.....				1,354	12	10
Premiums.....				107,699	13	4
Interest, Dividends and Rents.....	2,658	0	8			
Less Income Tax thereon.....	797	8	0			
				1,860	12	8
				43,079	17	4
				1,354	12	10
				44,434	10	2
				£	149,704	19 9

PROFIT AND LOSS ACCOUNT

	£	s.	d.	£	s.	d.
Balance of last year's account.....					819	7 7
Transferred from Fire Insurance account.....					5,000	0 0
Transferred from General Insurance account.....					5,993	15 5
				£	11,813	3 0

12 GEORGE V, A. 1922

NATIONAL PROVINCIAL—*Concluded*

BALANCE SHEET

LIABILITIES

To Shareholders' Capital—4,105 shares of £5 each fully paid
Fire Insurance Fund.....
General Insurance Fund.....
Profit and Loss Account.....
Claims admitted or intimated but not paid.....
Sundry creditors.....

£	s.	d.
20,525	0	0
44,381	6	0
44,434	10	2
5,993	15	5
32,739	11	11
3,403	1	6

ASSETS

Investments:—Deposit with the High Court:—	£	s.	d.
Bank of England Stock.....	10,781	5	0
Great Western Railway 4% Debenture Stock.....	1,168	0	0
Metropolitan Railway 3½% Debenture Stock.....	1,027	13	3
New Zealand 4% Stock.....	1,780	0	0
New South Wales 4% Stock.....	972	0	0

British Government Securities.....	15,728	18	3
Colonial Government Securities.....	27,034	18	6
Foreign Government Securities.....	13,179	1	11
	2,050	10	0

Railway and other Debentures and Debenture Stocks—

Home and Foreign.....	2,340	0	0
Railway and other Ordinary Stocks and Shares.....	2,250	0	0
Horse property.....	16,846	1	5
Stock of Glass, Vans, Horses, Harness.....	11,929	12	3
Stock Stationery and Stamps.....	1,078	14	11
Agents' balances.....	46,318	4	2
Outstanding premiums.....	2,358	10	0
Interest accrued but not payable.....	681	2	2

Cash—

On deposit.....	£	2,000	0	0
In hand and on current account.....		7,681	11	5

£	151,477	5	0
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£	151,477	5	0
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SESSIONAL PAPER No. 8

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, E. E. COLE—Secretary, E. M. HALL—Principal Office, Pittsburgh, Pa., U.S.A.—
Chief Agent in Canada, Jos. G. DAVIS—Head Office in Canada, Toronto

(Incorporated Feb. 14, 1901. Dominion license issued Aug. 10, 1911.)

CAPITAL

Amount of joint capital authorized.....	\$ 2,000,000 00
Amount subscribed and paid in cash.....	1,300,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Market value of bonds and debentures on deposit with Receiver General. (For details, see <i>Schedule B</i>).....	\$ 308,713 80
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Other Assets in Canada

Cash in Standard Bank of Canada, Toronto.....	38,687 13
Interest accrued.....	3,262 92
Agents' balances and premiums uncollected: fire, \$34,954.98; auto (A), \$21.05; auto (B), \$78.98, tornado, \$25.80.....	35,080 81
Total assets in Canada.....	\$ 385,744 66

LIABILITIES IN CANADA

Net amount of fire claims, unadjusted.....	\$ 46,397 09
Net amount of fire claims, adjusted and unpaid.....	112 37
Net amount of auto (A) claims, unadjusted.....	1,125 00
Net amount of tornado claims, unadjusted.....	135 00
Total net amount of unpaid claims.....	\$ 47,769 46
Reserve of unearned premiums: fire, \$170,304.09; auto (A), \$973.39; auto (B), \$495.39; tornado, \$3,300.19; total, \$175,073.06; carried out at 80 per cent.....	140,058 45
Taxes due or accrued.....	25,000 00
Total liabilities in Canada.....	\$ 212,827 91

INCOME IN CANADA

Premiums	Class of business				
	Fire	Auto (A)	Auto (B)	Hail	Tornado
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross written.....	352,551 60	2,218 52	1,510 51	51,464 73	3,321 31
Less reinsurance ceded....	16,468 28			953 25	
Less return premiums.....	72,426 25	175 40	520 99	492 40	
Total deduction.....	88,894 53			1,445 65	337 16
Net written.....	263,657 07	2,043 12	989 52	50,019 08	2,984 15

Net premiums written for all classes of business.....	\$ 319,692 94
Interest earned on investments.....	25,503 48

Total income in Canada.....	\$ 345,196 42
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NATIONAL UNION FIRE—Continued

EXPENDITURE IN CANADA

Claims	Class of business			
	Fire	Auto (A)	Hail	Tornado
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross claims incurred during the year	208,534 70	1,240 40	38,846 16	1,184 65
Less savings and salvage	1,482 31			
Less reinsurance	7,056 92		226 80	
Total deduction	8,539 23			
Net incurred for said claims	199,995 47	1,240 40	38,619 36	1,184 65
Total net incurred for claims for all classes of business in Canada				
				\$ 241,039 88
Adjustment expenses, fire, \$2,903.37; \$1,603.08				4,509 45
Commission and brokerage, fire, \$62,515.34; other, \$14,116.82				76,632 16
Commission on profits, fire				1,218 26
Taxes, fire, \$9,710.16; other, \$1,231.48				10,941 64
*Salaries, fees and travelling expenses:—Salaries: chief agency, \$2,400.00; other, \$10,678.61; travelling expenses: chief agency, \$1,406.95; other, \$177.35				14,662 91
†Miscellaneous expenditure, viz:—Advertising, \$424.20; furniture and fixtures, \$135.00; legal expenses, \$17.69; maps and plans, \$1,548.92; postage, telegrams, telephones and express, \$3,930.08; printing and stationery, \$5,226.58; rents, \$603.60; underwriters' boards, associations, etc., \$5,477.23				17,363 30
Total expenditure in Canada				\$ 366,367 60

SUMMARY OF RISKS AND PREMIUMS IN CANADA

	Fire	
	Amount	Premiums
	\$	\$ cts.
Gross in force at end of 1920.....	28,111,892	349,245 71
Taken in 1921, new and renewed.....	28,516,239	352,551 60
Totals.....	56,628,131	701,797 31
Less ceased.....	29,086,340	350,613 66
Gross in force at end of 1921.....	27,541,791	351,183 65
Less reinsured.....	997,359	16,562 32
Net in force at end of 1921.....	26,544,432	334,621 33

	Auto (A)	Auto (B)	Hail	Tornado
	Premiums	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....				2,594 08
Taken in 1921, new and renewed.....	2,218 52	1,510 51	51,464 73	3,321 31
Totals.....				5,915 39
Less ceased.....	271 74	519 73	51,464 73	982 49
Gross and net in force at end of 1921.....	1,946 78	990 78		4,932 90

*(Of which \$12,463.47 belongs to Fire business.)

†(Of which \$14,758.80 belongs to Fire business.)

SESSIONAL PAPER No. 8

NATIONAL UNION FIRE—Continued

SCHEDULE B

Bonds and debentures on deposit with Receiver General, viz:—

<i>Government—</i>	Par value	Market value
Dominion of Canada War Loan, 1934, 5½ p.c.....	\$ 210,000 00	\$ 207,900 00
<i>Cities—</i>		
Brantford, 1942, 4½ p.c.....	15,000 00	12,750 00
Calgary, 1933, 5 p.c.....	15,000 00	13,200 00
Edmonton, 1953, 5 p.c.....	10,220 00	8,073 80
Guelph, 1940, 4 p.c.....	6,000 00	4,860 00
Guelph, 1932, 4½ p.c.....	1,000 00	910 00
Guelph, 1942, 4½ p.c.....	8,000 00	6,880 00
Hamilton, 1934, 4½ p.c.....	15,000 00	13,500 00
Medicine Hat, 1942, 5 p.c.....	10,000 00	8,000 00
Montreal (St. Henri), 1937, 4 p.c.....	7,000 00	5,810 00
Regina, 1939, 4½ p.c.....	10,000 00	8,100 00
<i>Schools—</i>		
Calgary, P., 1935, 4½ p.c.....	10,000 00	8,200 00
Montreal, P., 1939, 4 p.c.....	13,000 00	10,530 00
Total on deposit with Receiver General.....	<u>\$ 330,220 00</u>	<u>\$ 308,713 80</u>

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

INCOME

Net cash received for premiums.....	\$ 4,804,379 89
Interest and dividends.....	350,412 53
Borrowed money.....	200,000 00
Agents' balances previously charged off.....	231 43
Surplus paid in.....	100,000 00
Gross profit on sale of bonds and stocks.....	6,299 90
Total income.....	<u>\$ 5,461,323 75</u>

DISBURSEMENTS

Net amount paid for claims.....	\$ 2,984,461 73
Expenses of adjustment and settlement of claims.....	118,667 46
Paid stockholders for interest or dividends.....	156,000 00
Commission or brokerage.....	1,077,437 70
Field supervisory expenses.....	284,229 28
Salaries, fees and all other charges of officers, directors, trustees and home office employees	257,121 48
Rents.....	15,077 91
Inspections and surveys, including underwriters' boards and tariff associations.....	118,075 76
Federal taxes.....	50,571 72
State taxes on premiums. Insurance Department licenses and fees.....	219,864 56
Agents' balances charged off.....	463 53
Borrowed money repaid.....	200,000 00
Gross loss on sale of ledger assets.....	10,543 00
All other disbursements.....	118,521 50
Total disbursements.....	<u>\$ 5,611,035 63</u>

LEDGER ASSETS

Mortgage loans on real estate, first liens.....	\$ 241,700 00
Book value of bonds and stocks.....	6,173,986 22
Cash on hand, in trust companies and in banks.....	596,735 99
Agents' balances.....	750,626 92
Bills receivable.....	249,363 01
Recoverable from other companies for reinsurance on paid losses.....	343,076 51
Total ledger assets.....	<u>\$ 8,355,488 65</u>

NON-LEDGER ASSETS

Interest accrued.....	98,558 56
Gross assets.....	<u>\$ 8,454,047 21</u>
Deduct assets not admitted.....	459,413 34
	<u>\$ 7,994,633 87</u>

12 GEORGE V, A. 1922

NATIONAL UNION FIRE—*Concluded*

LIABILITIES

Net amount of unpaid claims.....	\$ 765,636 88
Estimated expense of investigation and adjustment of losses.....	15,000 00
Unearned premiums.....	4,662,298 42
Salaries, rents, expenses, bills, accounts, etc., due and accrued.....	5,000 00
Federal, State and other taxes, due or accrued (estimated).....	200,000 00
Contingent commissions or other charges due or accrued.....	5,000 00
Total amount of all liabilities (except capital stock).....	\$ 5,652,935 30
Capital actually paid up in cash.....	1,500,000 00
Surplus over all liabilities and capital.....	841,698 57
Total liabilities.....	<u>\$ 7,994,633 87</u>

RISKS AND PREMIUMS

FIRE RISKS

Amount of policies written or renewed during the year.....	\$600,284,978 00
Premiums thereon.....	7,100,973 71
Amount terminated during the year.....	62,915,414 00
Premiums thereon.....	1,379,047 60
Net amount in force at December 31, 1921.....	368,835,166 00
Premiums thereon.....	<u>3,830,269 96</u>

SESSIONAL PAPER No. 8

LA NATIONALE COMPAGNIE ANONYME D'ASSURANCES CONTRE L'INCENDIE
ET LES EXPLOSIONS

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, LE BARON DAVILLIER—Manager, M. F. MULSANT—Principal Office, Paris, France—
Chief Agent in Canada, J. E. CLEMENT—Head Office in Canada, Montreal

(Established 1820. Dominion license issued February 13, 1914.)

CAPITAL

Amount of joint stock capital authorized and subscribed.....	\$ 2,000,000 00
Amount paid in cash.....	500,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds and debentures on deposit with Receiver General, viz:—

	Par value	Market value	
Dominion of Canada War Loan, 1922, 5½ p.c.....	\$ 25,000 00	\$ 25,000 00	
Dominion of Canada War Loan, 1927, 5½ p.c.....	10,000 00	10,000 00	
Dominion of Canada Victory Loan, 1933, 5½ p.c.....	50,000 00	50,500 00	
Dominion of Canada War Loan, 1937, 5½ p.c.....	50,000 00	52,000 00	
Dominion of Canada bonds, 1935, 5 p.c.....	25,000 00	24,750 00	
3,776,666.73 Francs (French Rentes), 3 per cent.....	761,063 29	190,265 82	
1,125,000.02 Francs (French Rentes) 4 per cent.....	217,125 04	60,795 01	
City of Montreal, 1922, 6 p.c.....	10,000 00	10,000 00	
City of Toronto, 1945, 3½ p.c.....	24,333 33	17,763 33	
Total on deposit with Receiver General.....	\$ 1,172,521 06	\$ 441,074 16	
Carried out at market values.....		\$ 441,074 16	

Other Assets in Canada

Bonds held by Company:—

Dom. of Can. War Loan, 1931, 5 p.c.....	\$ 25,000 00	\$ 24,750 00	
750,000 Francs (French Rentes) 6 p.c.....	144,750 00	57,900 00	
Total par and market value.....	\$ 169,750 00	82,650 00	
Carried out at market value.....		82,650 00	
Cash in bank of Montreal, Montreal.....	\$ 46,316 11		
Cash in bank of Hochelaga, Montreal.....	24,515 29		
Total cash in banks.....		70,831 40	
Contribution recoverable Grain Insurance Association.....		1,000 00	
Interest accrued.....		2,052 89	
Agents' balances and premiums uncollected.....		73,859 16	
Total assets in Canada.....		\$ 671,467 61	

LIABILITIES IN CANADA

Total net amount of claims, unadjusted.....	\$ 27,296 00
Total net amount of claims resisted, in suit.....	4,000 00
Total net amount of unsettled claims.....	\$ 31,296 00
Reserve of unearned premiums, \$445,498.52; carried out at 80 per cent.....	356,398 82
Taxes due and accrued.....	89,978 30
Agency and other expenses, due and accrued.....	450 00
Reinsurance premiums.....	648 44
Total liabilities in Canada.....	\$ 478,771 56

12 GEORGE V, A. 1922

L.A. NATIONALE—Continued

INCOME IN CANADA

Gross premiums written.....	\$ 675,442 94	
Deduct reinsurances, \$4,746.70; return premiums, \$82,903.44.....	87,650 14	
Net premiums written.....	\$ 587,792 80	
Interest earned on investments.....	7,912 41	
Total income in Canada.....	\$ 595,705 21	

EXPENDITURE IN CANADA

Gross incurred for claims during the year.....	\$ 341,503 64	
Deduct savings and salvage, \$490.34; reinsurances, \$541.26.....	1,031 60	
Net incurred for claims.....	\$ 340,472 04	
Adjustment expenses.....	9,042 30	
Commission or brokerage.....	61,602 08	
Commission on profits.....	2,246 47	
Salaries of head office officials, \$39,528.93; auditors' fees, \$507.40; travelling expenses of officials, \$1,336.43.....	41,372 76	
Taxes.....	9,710 86	
Miscellaneous expenditure, viz: Advertising, \$2,276.14; fire departments, patrol and salvage corps assessments, etc., \$1,701.07; furniture and fixtures, \$773.36; inspections and surveys, \$1,662.74; legal expenses, \$10; maps and plans, \$1,692.99; postage, telegrams, telephones and express, \$1,371.01; printing and stationery, \$2,626.54; rents, \$2,115.72; underwriters' boards, associations, etc., \$1,109.54; sundry, \$3,561.37.....	18,900 48	
Total expenditure in Canada.....	\$ 483,346 99	

RISKS AND PREMIUMS IN CANADA

	Amount	Premiums
	\$	¢
Gross in force at end of 1920.....	71,384,568	846,993 53
Taken in 1921, new and renewed.....	56,486,781	675,442 94
Totals.....	127,871,349	1,522,436 47
Less ceased.....	56,103,826	646,415 37
Gross in force at end of 1921.....	71,767,523	876,021 10
Less reinsured.....	977,478	8,694 52
Net in force at end of 1921.....	70,790,045	867,326 58

SESSIONAL PAPER No. 8

LA NATIONALE—*Concluded*
 GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921
 PROFIT AND LOSS ACCOUNT

Income

	Francs c.
Creditor Balance, Profit and Loss Account.....	543,391.73
Premiums, 1920, less ceased (including taxes).....	52,223,459.77
Premiums reserved.....	16,981,815.26
Interest on investments.....	1,392,765.79
Losses outstanding.....	11,184,712.09
	<hr/>
	81,626,144.64

EXPENDITURE

	Francs c.
Losses incurred.....	23,837,537.28
Commissions.....	8,018,790.91
General expenses and salaries.....	3,956,193.85
Reinsurances.....	17,582,327.36
Increase in reserve for unexpired risks.....	15,983,927.55
Stamp tax.....	4,492,903.12
Registration tax.....	3,016,192.46
Other taxes.....	802,894.96
Special tax.....	553,123.98
Taxes in Foreign States.....	337,984.61
Profit carried forward.....	44,268.56
Dividends.....	3,000,000.00
	<hr/>
	81,626,144.64

BALANCE SHEET

ASSETS

	Francs c.
French rentes.....	12,921,457.00
Railway debenture bonds.....	8,215,907.50
Sundry securities.....	9,858,314.30
Cash in banks and with bankers.....	1,796,313.76
Cash in hand.....	107,422.96
Bills receivable.....	8,696,743.22
Sundry debtors accounts.....	3,312,792.15
Interest.....	503,738.17
Capital.....	7,500,000.00
	<hr/>
	52,912,689.06

LIABILITIES

	Francs c.
Capital paid up.....	19,000,000.00
Statutory reserve.....	16,734,887.65
Profit reserve.....	5,000,000.00
Building reserve.....	344,911.97
Reserve for non-adjusted accounts.....	2,907,721.72
Pension fund for employees.....	1,104,219.86
Pension fund for agents.....	483,548.15
Losses adjusted, but not paid.....	4,549,039.90
Dividends to be paid shareholders.....	3,138,321.35
Charities.....	202,500.00
Balance, profit and loss account.....	44,268.56
Sundry creditors accounts.....	3,120,805.94
	<hr/>
	52,912,689.06

12 GEORGE V, A. 1922

THE NEWARK FIRE INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, ALEXANDER R. MONROE—Secretary, T. L. FARQUHAR—Principal Office, Newark,
N.J.—Chief Agent in Canada, J. H. LABELLE—Head Office in Canada, Montreal, Que.

(Incorporated 1811. Dominion license issued March 7, 1918.)

CAPITAL

Amount of joint capital authorized.....	\$ 1,000,000 00
Amount of joint capital subscribed and paid for in cash.....	500,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds on deposit with Receiver General, viz:—

	Par value	Market value
United States (2) Liberty Loan, 1927/1942, 4½ p.c.....	\$ 80,000 00	\$ 81,600 00
Dom. of Canada Victory Loan, 1937, 5½ p.c.....	40,000 00	41,600 00
Total on deposit with Receiver General.....	\$ 120,000 00	\$ 123,200 00

Carried out at market value.....	\$ 123,200 00
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Other Assets in Canada

Cash in banks, viz:—

Royal Bank of Canada, Montreal.....	\$ 59,794 63
“ “ Toronto.....	2,585 30
“ “ Winnipeg.....	2,335 43
“ “ Calgary.....	2,018 36
“ “ Vancouver.....	2,033 11
“ “ Halifax.....	5,139 41

Total cash in banks.....	73,906 24
Royal Insurance Company.....	2,441 75
Interest accrued.....	608 33

Agents' balances and premiums uncollected:—

Fire (\$839.91 on business prior to Oct. 1, 1921).....	\$ 19,190 62
Automobile (A) (\$33.39 on business prior to Oct. 1, 1921).....	451 72
Automobile (B) (\$6.67 on business prior to Oct. 1, 1921).....	90 34

Total.....	19,732 68
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Gross assets in Canada.....	\$ 219,889 00
Deduct assets not admitted.....	879 97

Net admitted assets in Canada.....	\$ 219,009 03
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LIABILITIES IN CANADA

Net amount of fire claims, unadjusted.....	\$ 8,213 00
Net amount of auto (A) claims, unadjusted.....	3,000 00

Net unsettled claims.....	\$ 12,583 00
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Reserve of unearned premiums, viz:—

Fire.....	\$ 80,633 37
Automobile (A).....	1,572 99
Automobile (B).....	333 52

Total, \$82,539.88; carried out at 80 per cent.....	66,031 90
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Taxes due and accrued.....	2,200 00
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Salaries, rent, advertising, etc.....	267 10
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Reinsurance premiums (fire).....	1,235 51
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Total liabilities in Canada.....	\$ 82,317 51
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SESSIONAL PAPER No. 8

THE NEWARK FIRE.—Continued

INCOME IN CANADA

Premiums	Fire	Automobile	Automobile	
		(A)	(B)	
	\$ cts.	\$ cts.	\$ cts.	
Gross premiums written.....	207,032 69	5,331 70	909 90	
Less reinsurances.....	51,940 63			
Less return premiums.....	44,501 66	1,096 56	99 13	
Total deduction.....	96,442 29			
Net premiums written.....	110,590 40	4,235 14	810 77	
<hr/>				
Total net premiums written.....				\$ 115,636 31
Interest earned on investments.....				7,049 43
Total income in Canada.....				<u>\$ 122,685 74</u>

EXPENDITURE IN CANADA

Losses	Class of business		
	Fire	Automobile (A)	
	\$ cts.	\$ cts.	
Gross losses incurred.....	94,772 17	3,590 11	
Less salvage.....	20 20		
Less reinsurance.....	28,577 92		
Total deduction.....	28,598 12		
Net losses incurred.....	66,174 05	3,590 11	
<hr/>			
Total net losses incurred for all classes of business.....			\$ 69,764 16
Adjustment expenses: fire, \$1,168.45; other, \$17.....			1,185 45
Commission on profits.....			411 66
Commission and brokerage: fire, \$16,354.39; other, \$989.47.....			17,343 86
Taxes.....			3,867 91
*Salaries, fees and travelling expenses: Salaries, head office, and general and special agents, \$9,847.65; travelling expenses: officials and agents, \$158.75.....			10,006 40
†Miscellaneous expenditure, viz: Advertising, \$123.76; miscellaneous office expenses, \$744.79; furniture and fixtures, \$211.16; fire departments, etc. \$256.54; inspections, \$573.50; legal expenses, \$2.87; maps and plans, \$411.03; overhead expenses, \$2,023.65; postage, telegrams telephones and express, \$704.28; printing and stationery, \$1,169.40; rents, \$1,117.12; underwriters' boards, associations, etc, \$1,297.78.....			8,635 88
Total expenditure in Canada.....			<u>\$ 111,215 32</u>

* (Of which \$9,005.76 belongs to Fire business.)

† (Of which \$7,541.71 belongs to Fire business.)

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THE NEWARK FIRE—Continued

SUMMARY OF RISKS AND PREMIUMS IN CANADA

Risks and premiums	Class of business			
	Fire		Auto (A)	Auto (B)
	Amount	Premiums	Premiums	Premiums
	\$	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	15,356,860	185,395 96	2,060 33	378 85
Taken in 1921, new and renewed.....	16,751,519	207,032 69	5,331 70	909 90
Totals.....	32,108,379	392,428 65	7,392 03	1,288 75
Less ceased.....	15,037,125	183,915 85	4,246 04	621 70
Gross in force at end of 1921.....	17,071,254	208,512 80	3,145 99	667 05
Less reinsured.....	5,175,958	61,755 09		
Net in force at end of 1921.....	11,895,296	146,757 71	3,145 99	667 05

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

INCOME

Net cash received for premiums.....	\$ 2,547,343 61
Interest and dividends.....	153,821 64
Rents.....	24,042 00
Agents' balances previously charged off.....	25 00
Gross profit on sale or maturity of ledger assets.....	6,827 50
Total income.....	\$ 2,732,059 75

DISBURSEMENTS

Net amount paid for claims.....	\$ 1,382,014 07
Expenses of adjustment and settlement of claims.....	41,896 51
Interest or dividends to stockholders.....	25,004 20
Commission or brokerage.....	522,223 33
Field supervisory expenses.....	52,949 23
Salaries, fees and all other charges of officers, directors, trustees, etc.....	165,587 57
Rents.....	24,361 61
Inspections and surveys, including underwriters' boards and tariff associations.....	58,426 61
Federal taxes.....	32,766 20
State taxes on premiums, Insurance Department licenses and fees, etc.....	90,531 19
Agents' balances charged off.....	2,530 95
Real estate expenses.....	14,073 86
Gross loss on sale or maturity of bonds.....	4,024 94
All other disbursements.....	56,569 91
Total disbursements.....	\$ 2,472,960 18

LEDGER ASSETS

Book value of real estate.....	\$ 186,226 47
Mortgage loans on real estate, first liens.....	232,275 30
Book value of bonds and stocks.....	3,017,974 17
Cash on hand, in trust companies and banks.....	287,757 79
Agents' balances and bills receivable.....	509,465 76
Other assets.....	300 00
Total ledger assets.....	\$ 4,233,999 49

NON-LEDGER ASSETS

Interest due and accrued.....	29,070 87
Losses recoverable.....	68,024 30
Gross assets.....	\$ 4,331,094 66
Deduct assets not admitted.....	93,376 35
Total admitted assets.....	\$ 4,237,718 31

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THE NEWARK FIRE—*Concluded*

LIABILITIES

Net amount of unpaid claims.....	\$ 417,216 44
Total unearned premiums.....	2,184,729 94
Federal, State and other taxes due or accrued (estimated).....	60,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due and accrued.....	3,604 26
Contingent commissions, etc., due or accrued.....	11,625 06
Dividends declared and unpaid to stockholders.....	801 25
Adjustment expenses.....	12,520 88
All other liabilities.....	26,874 20
Total liabilities, not including capital stock.....	\$ 2,717,372 03
Capital stock paid in cash.....	500,000 00
Surplus over all liabilities, including capital stock.....	1,020,346 28
Total liabilities.....	\$ 4,237,718 31

RISKS AND PREMIUMS

Fire Risks

Amount of policies written or renewed during the year.....	\$417,048,739 00
Premiums thereon.....	4,100,582 24
Amount of policies terminated during the year.....	94,320,401 00
Premiums thereon.....	915,545 60
Net amount in force at December 31, 1921.....	209,169,407 00
Premiums thereon.....	2,010,610 50

12 GEORGE V, A. 1922

NEW HAMPSHIRE FIRE INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, FRANK W. SARGEANT—Secretary, WM. P. BURPEE—Principal Office, Manchester, N.H.—Chief Agent in Canada, H. H. MOTLEY—Head Office in Canada, Calgary, Alta.

(Incorporated, 1869. Commenced business in Canada, April 15, 1918.)

CAPITAL

Amount of joint stock capital authorized, subscribed and paid in cash..... \$ 1,750,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds on deposit with Receiver General, viz:—	Par value	Market value
Dominion of Canada bonds, 1926, 5 p.c.....	\$ 25,000 00	\$ 25,000 00
Dom. of Can. War Loan, 1934, 5½ p.c.....	10,000 00	9,900 00
United States (4) Liberty Loan, 1938, 4½ p.c.....	30,000 00	30,600 00
Total on deposit with Receiver General.....	\$ 65,000 00	\$ 65,500 00

Carried out at market value..... \$ 65,500 00

Other Assets.

Cash in Bank of Montreal, Calgary.....	4,678 92
Deposit Grain Insurance Association.....	1,000 00
Agents' balances and premiums uncollected.....	8,164 46
Total assets in Canada.....	\$ 79,343 38

LIABILITIES IN CANADA

Net amount of fire claims, unadjusted.....	\$ 10,954 30
Net amount of fire claims, adjusted and unpaid.....	762 69
Total net amount of unsettled claims.....	\$ 11,716 99
Reserve of unearned premiums, \$42,603.64; carried out at 80 per cent.....	34,082 91
Reinsurance premiums.....	359 29
Taxes due and accrued.....	1,100 00
Total liabilities in Canada.....	\$ 47,259 19

INCOME IN CANADA

Gross premiums written.....	\$ 117,230 24
Deduct reinsurances, \$21,703.50; return premiums, \$24,044.30.....	45,742 80
Total net premiums written.....	\$ 71,482 44
Interest earned.....	3,088 88
Total income in Canada.....	\$ 74,571 32

EXPENDITURE IN CANADA

Gross incurred for claims occurring during the year.....	\$ 87,870 59
Deduct reinsurances, \$26,966.64; savings and salvage, \$4.83.....	26,971 47
Total net amount incurred for claims.....	\$ 60,899 12
Adjustment expenses.....	1,185 97
Commission or brokerage.....	18,633 93
Paid for: Salaries, head office officials, \$3,179.25; general and special agents, \$607.00; auditor's fees, \$88.00; travelling expenses, \$730.95.....	4,605 20
Taxes.....	2,692 40
Miscellaneous expenditure, viz: Furniture and fixtures, \$92.29; rent, \$312.00; postage, express, telegrams and telephones, \$361.18; underwriters' association and tariff charges, \$912.98; stationery and printing, \$227.02; other charges, \$2,511.91; exchange, \$78.82.....	4,496 20
Total expenditure in Canada.....	\$ 92,512 82

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NEW HAMPSHIRE—Continued

SUMMARY OF RISKS AND PREMIUMS

	Amount	Premiums
	\$	\$ cts.
Gross in force at end of 1920.....	9,307,260	127,031 44
Taken in 1921, new and renewed.....	10,417,935	117,230 24
Totals.....	19,725,195	244,261 68
Less ceased.....	10,568 936	124,290 71
Gross in force at end of 1921.....	9,156,259	119,970 97
Less reinsured.....	2,668,285	33,675 28
Net in force at end of 1921.....	6,487,974	86,295 69

	Sprinkler Leakage	Explosion	Tornado	Riot & Civil Commotion
	Premiums	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Taken in 1921, new.....	21 00	46 68	138 45	160 68
Less ceased.....	2 14	1 47	21 03	67 76
Gross and net in force at end of 1921.....	18 86	45 21	117 42	92 92

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

LEDGER ASSETS

Book value of real estate.....	\$ 197,350 30
Mortgage loans on real estate, first liens.....	6,307 50
Book value of bonds and stocks.....	7,914,399 23
Cash on hand, in trust companies and in banks.....	354,249 61
Agents' balances and bills receivable.....	723,784 39
Total ledger assets.....	\$ 9,196,091 03

NON-LEDGER ASSETS

Interest accrued.....	\$ 87,901 09
Market value of bonds and stocks over book value.....	1,575,470 11
Market value of real estate over book value.....	71,149 70
Reinsurance due on losses paid.....	16,105 23
Gross assets.....	\$10,946,717 16
Deduct assets not admitted.....	2,367 39
Total admitted assets.....	\$10,944,349 77

LIABILITIES

Net amount of unpaid losses and claims.....	\$ 748,282 55
Total unearned premiums.....	4,684,814 80
Federal, state and other taxes due or accrued (estimated).....	240,000 00
Contingent commissions or other charges due or accrued.....	45,687 64
Dividends declared and unpaid to stockholders.....	80,164 00
Salaries, rents, etc.....	45,000 00
Funds held under reinsurance treaties.....	11,165 10
Due or about to become due for borrowed money.....	50,000 00
Total liabilities, excluding capital stock.....	\$ 5,905,144 09
Capital stock paid up in cash.....	2,000,000 00
Surplus over all liabilities.....	3,039,205 68
Total liabilities.....	\$10,944,349 77

12 GEORGE V, A. 1922

NEW HAMPSHIRE—*Concluded*

INCOME

Total premium income.....	\$ 4,502,332 95
Interest and dividends.....	439,352 84
Rents.....	20,579 35
Gross profit on sale or maturity of real estate and bonds.....	91,458 75
Total income.....	<u>\$ 5,153,723 89</u>

DISBURSEMENTS

Net amount paid for claims.....	\$ 2,500,158 91
Expenses of adjustment and settlement of claims.....	52,150 80
Paid stockholders for interest or dividends.....	250,264 00
Allowances to local agencies for miscellaneous agency expenses, including brokerage and agents' compensation.....	1,131,930 93
Field supervising expenses.....	188,672 16
Salaries, fees and all other charges of officers, directors, trustees and home office employees	198,317 83
Rents.....	15,332 28
Underwriters' boards and tariff associations, inspections and surveys.....	94,111 73
Federal taxes.....	45,475 39
State taxes on premiums, Insurance Department licenses and fees.....	159,893 69
Fire department, patrol and salvage corps.....	19,347 63
Real estate, taxes, \$8,227.70; expenses, \$6,866.26.....	13,398 27
Borrowed money repaid.....	50,000 00
Gross loss on sale or maturity of stocks.....	88,005 83
Gross decrease, by adjustment, in book value of ledger assets.....	905,189 35
All other disbursements.....	56,574 81
Total disbursements.....	<u>\$ 5,798,823 61</u>

RISKS AND PREMIUMS

FIRE RISKS

Amount of policies written or renewed during the year.....	\$686,111,398 00
Premiums thereon.....	6,671,879 76
Amount of policies terminated during the year.....	134,860,385 00
Premiums thereon.....	1,087,252 28
Net amount in force at December 31, 1921.....	421,496,120 00
Premiums thereon.....	<u>4,368,828 50</u>

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NEW JERSEY INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, JACOB R. HALL—Secretary, J. J. MILNE—Principal Office, Newark, N.J.—Chief Agent in Canada, H. A. ROBERTSON—Head Office in Canada, Vancouver, B.C.

(Incorporated, 1910. Dominion license issued, April 6, 1918.)

CAPITAL

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 1,000,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds on deposit with Receiver General, viz:—

	Par value	Market value
Dominion of Canada Temporary Bonds, 1929, 5½ p.c.....	\$ 25,000 00	\$ 25,500 00
Dominion of Canada War Loan, 1934, 5½ p.c.....	10,000 00	9,900 00
Province of British Columbia, 1939, 5½ p.c.....	10,000 00	10,300 00
Province of Ontario, 1943, 6 p.c.....	10,000 00	10,400 00
Toronto Harbour Commission, 1953, 4½ p.c.....	10,000 00	8,600 00

Total on deposit with Receiver General.....\$ 65,000 00 \$ 64,700 00

Carried out at market value.....\$ 64,700 00

Other Assets in Canada

Cash in Canadian Bank of Commerce, Vancouver, B.C..... 16,682 70
 Agents' balances and premiums uncollected: fire, \$16,455.09; automobile (A), \$648.83; automobile (B), \$317.56..... 17,421 48

Total assets in Canada.....\$ 98,977 89

LIABILITIES IN CANADA

Net amount of fire claims, adjusted and unpaid.....	\$ 209 10
Net amount of fire claims, unadjusted.....	635 00
Net amount of auto (B) claims, adjusted and unpaid	1,145 12
Net amount of auto (B) claims, unadjusted	112 00
Net amount of automobile (A) claims, unadjusted	906 25

Total unpaid claims.....\$ 3,007 47

Reserve of unearned premiums, fire, \$43,698.57; automobile (A), \$5,225.50; automobile (B), \$3,270.05; total, \$52,194.12; carried out at 80 per cent..... 41,775 29

Taxes due and accrued..... 4,117 54

Salaries, rents., etc., due and accrued, fire..... 723 00

Amount of all other liabilities..... 206 90

Total liabilities in Canada.....\$ 49,810 20

12 GEORGE V, A. 1922

NEW JERSEY—Continued

INCOME IN CANADA

Premiums	Class of business		
	Fire	Auto (A)	Auto (B)
	\$ cts.	\$ cts.	\$ cts.
Gross written.....	90,875 96	16,120 27	8,248 31
Less reinsurance.....	4,768 47	197 30	
Less return premiums.....	21,610 31	4,536 20	1,157 60
Total deduction.....	26,378 78	4,733 50	
Net written.....	64,497 18	11,386 77	7,090 71
Net premiums written for all classes of business.....	\$ 82,974 66		
Interest earned on investments.....	1,068 92		
Total income in Canada.....	\$ 84,043 58		

EXPENDITURE IN CANADA

Claims	Class of business		
	Fire	Auto (A)	Auto (B)
	\$ cts.	\$ cts.	\$ cts.
Gross claims incurred during the year.....	26,219 49	3,006 46	6,727 50
Less savings and salvage.....	219 30		63 75
Less reinsurance.....	2,541 97		
Total deduction.....	2,761 27		
Net incurred for said claims.....	23,458 22	3,006 46	6,663 75
Total net incurred for claims for all classes of business in Canada.....	\$ 33,128 43		
Adjustment expenses, fire, \$382.12; other, \$827.60.....	1,209 72		
Commission and brokerage, fire, \$18,148.30; other, \$6,005.29.....	24,153 59		
Taxes.....	9,037 46		
*Salaries, fees and travelling expenses:—Salaries: chief agency, \$300.00; travelling expenses, agents, \$10.....	310 00		
†Miscellaneous expenditure, viz: Maps and plans, \$143.30; telegrams, telephones and express, \$1,326.01; printing and stationery, \$561.55; underwriters' boards, associations, etc., \$100.....	2,430 86		
Total expenditure in Canada.....	\$ 70,270 06		

*(Of which \$260 belongs to Fire business.)

†(Of which \$2,013.17 belongs to Fire business.)

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NEW JERSEY—Continued

SUMMARY OF RISKS AND PREMIUMS IN CANADA

	Fire	
	Amount	Premiums
	\$	\$ cts.
Gross in force at end of 1920.....	9,297,953	113,884 40
Taken in 1921, new and renewed.....	7,990,731	90,875 96
Totals.....	17,288,684	204,760 36
Less ceased.....	8,986,101	105,804 98
Gross in force at end of 1921.....	8,302,583	98,955 38
Less reinsured.....	1,092,089	11,696 47
Net in force at end of 1921.....	7,210,494	87,258 91
	Auto (A)	Auto (B)
	Premiums	Premiums
	\$ cts.	\$ cts.
Gross in force at end of 1920.....	5,713 67	.....
Taken in 1921, new and renewed.....	16,120 27	8,248 31
Totals.....	21,833 94	.....
Less ceased.....	11,278 34	1,708 20
Gross in force at end of 1921.....	10,555 60	6,540 11
Less reinsured.....	120 90	.....
Net in force at end of 1921.....	10,434 70	6,540 11

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

LEDGER ASSETS

Book value of real estate.....	\$ 242,501 72
Mortgage loans on real estate, first liens.....	109,000 00
Book value of bonds and stocks.....	1,514,213 36
Cash on hand, in trust companies and in banks.....	122,204 39
Agents' balances.....	304,300 61
Other ledger assets.....	100 00
Total ledger assets.....	\$ 2,292,326 08

NON-LEDGER ASSETS

Interest accrued.....	12,387 35
Market value or real estate over book value.....	85,938 25
Expenses recoverable from United British Insurance Co.....	19,619 90
Reinsurance due on losses paid.....	73,358 25
Gross assets.....	\$ 2,483,623 83
Deduct assets not admitted.....	185,581 31
Total admitted assets.....	\$ 2,298,042 52

LIABILITIES

Net amount of unpaid claims.....	\$ 388,321 57
Estimated expenses of investigation and adjustment.....	8,543 06
Unearned premiums.....	663,276 03
Salaries, rents, expenses, bills, etc., due or accrued.....	3,500 00
Federal, state or other taxes due or accrued (estimated).....	25,000 00
Contingent commissions or other charges due or accrued.....	15,000 00
Total liabilities, except capital stock.....	\$ 1,090,140 66
Capital stock paid in cash.....	1,000,000 00
Surplus.....	207,901 86
Total liabilities.....	\$ 2,298,042 52

12 GEORGE V, A. 1922

NEW JERSEY—*Concluded*

INCOME

Net cash received for premiums.....	\$ 1,440,985 33
Interest and dividends.....	88,728 80
Rents.....	30,802 97
Agents' balances, previously charged off.....	2,533 89
Gross increase by adjustment in book value of ledger assets.....	3,400 00
Gross profit on sale or maturity of bonds and stocks.....	5,694 54
From other sources.....	5,984 18
Total income.....	<u>\$ 1,587,070 61</u>

DISBURSEMENTS

Net amount paid for claims.....	\$ 472,422 15
Expenses of adjustment.....	13,289 52
Commissions or brokerage including agents' allowances.....	339,801 50
Total field supervisory expenses.....	20,985 37
Salaries, fees and all other charges of officers, directors, trustees and home office employees	144,818 42
Rents.....	19,288 06
Inspections and surveys including underwriters' boards and tariff associations.....	17,663 74
State taxes on premiums, Insurance Department licenses and fees.....	48,611 05
Federal taxes.....	9,950 82
Borrowed money repaid.....	375,000 00
Real estate expenses.....	20,132 06
Agents' balances charged off.....	23,332 92
Gross decrease by adjustment in book value of ledger assets.....	19,937 56
Gross loss on sale or maturity of ledger assets.....	34,555 15
All other disbursements.....	40,765 95
Total disbursements.....	<u>\$ 1,610,554 27</u>

RISKS AND PREMIUMS—FIRE RISKS

Amount of policies written or renewed during the year.....	\$185,912,010 00
Premiums thereon.....	1,848,255 85
Amount terminated during the year.....	48,885,210 00
Premiums thereon.....	466,282 16
Net amount in force, December 31, 1921.....	86,041,101 00
Premiums thereon.....	<u>841,740 98</u>

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NEW YORK RECIPROCAL UNDERWRITERS, SUBSCRIBERS

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

Attorney-in-fact, ERNEST W. BROWN.—Principal Office, New York, N. Y.—Chief Agent in Canada, L. M. DONALDSON.—HEAD OFFICE IN CANADA, Montreal, Que.

(Incorporated 1891. Dominion license issued, Nov. 22, 1921.)

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds on deposit with Receiver General, viz:—

	Par value	Market value
Dom. of Canada Victory Loan, 1934, 5½ p.c.....	\$ 52,000 00	\$ 51,480 00
Carried out at market value.....		\$ 51,480 00

Other Assets in Canada

Cash in Bank of Nova Scotia, Toronto.....	28,740 00
Cash at Chief Agency in Canada.....	200 00
Agents' balances and premiums uncollected.....	1,397 50
Interest accrued.....	476 67
Total assets in Canada.....	\$ 82,294 17

LIABILITIES IN CANADA

Reserve of unearned premiums: fire, \$38,321.59; sprinkler, \$1,159.62; total, \$39,481.21; carried out at 80 per cent.....	\$ 31,584 97
Total liabilities in Canada.....	\$ 31,584 97

INCOME IN CANADA

	Fire	Sprinkler
Gross premiums written.....	\$ 90,444 57	\$ 2,559 24
Deduct return premiums.....	21,381 28	240 00
Net premiums written.....	\$ 69,063 29	\$ 2,319 24
Total net premiums written.....	\$ 71,382 53	
Interest earned.....		1,457 06
Total income in Canada.....	\$ 72,839 59	

EXPENDITURE IN CANADA

Total net amount paid for claims occurring during the year : fire, \$5,554.84; sprinkler, \$215.925	6,070 76
Adjustment expenses, fire.....	26 40
Taxes, fire.....	200 00
Salaries of chief agency, fire, \$158.34; travelling expenses, chief agency, \$350.42.....	508 76
Miscellaneous expenditure: fire, postage, telegrams, telephones and express, \$7.61; printing and stationery, \$13.79; sundry, \$265.61; furniture and fixtures, \$265.31; rents, \$145.06.....	552 32
Total expenditure in Canada.....	\$ 7,358 24

12 GEORGE V, A. 1922

NEW YORK RECIPROCAL UNDERWRITERS—Continued

RISKS AND PREMIUMS IN CANADA

	Fire		Sprinkler
	Amount	Premiums	Premiums
	\$	\$ cts.	\$ cts.
Gross in force at end of 1920.....	22,314,862	82,097 43	
Taken in 1921, new and renewed.....	24,673,462	90,444 57	2,559 24
Totals.....	46,988,324	172,542 00	
Less ceased.....	26,689,893	95,898 82	240 00
Gross and net in force at end of 1921.....	20,298,431	76,643 18	2,319 24

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

LEDGER ASSETS

Book value of bonds.....	\$ 2,348,882 00
Cash in office.....	1,725 02
Premiums in course of collection.....	26,505 73
Cash in banks and in trust companies.....	512,099 78
Total ledger assets.....	\$ 2,889,212 53

NON-LEDGER ASSETS

Interest accrued.....	23,997 50
Market value of bonds and stocks over book value.....	14,198 00
Total admitted assets.....	\$ 2,927,408 03

LIABILITIES

Net amount of unpaid claims.....	\$ 3,284 03
Total unearned premiums.....	390,817 84
Adjustment reserve.....	245 75
Salaries, rents, expenses, bills, etc., due or accrued (estimated).....	500 00
Taxes due and accrued (estimated).....	5,000 00
Contingent commissions or other charges due or accrued.....	1,325 29
Dividends declared and unpaid.....	375,863 44
Total liabilities, except capital stock.....	\$ 777,036 35
Surplus as regards policyholders.....	2,150,371 68
Total liabilities.....	\$ 2,927,408 03

INCOME

Net cash received for premiums.....	\$ 868,637 33
Interest and dividends.....	107,684 34
Gross profit on sale or maturity of ledger assets.....	8,832 75
Gross increase, by adjustment, in book value of ledger assets.....	198,014 15
Total income.....	\$ 1,183,168 57

DISBURSEMENTS

Net amount paid for claims.....	\$ 62,215 13
Expenses of adjustment and settlement of losses.....	1,078 25
Interest or dividends to policyholders.....	371,835 09
Agents' allowances including commissions or brokerage.....	140,435 11
Fire department, patrol and salvage corps assessments, fees, taxes and expenses.....	5,777 37
Underwriters' board and tariff associations.....	259 55
Federal taxes.....	10,017 21

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NEW YORK RECIPROCAL UNDERWRITERS—*Concluded*DISBURSEMENTS—*Concluded.*

State, County and Municipal taxes, Insurance Department licenses and fees.....	\$	4,601 77
Gross decrease by adjustment in book value of bonds.....		3,387 50
Gross loss on sale or maturity of ledger assets.....		
All other disbursements.....		17,586 92
Total disbursements.....	\$	617,618 90

RISKS AND PREMIUMS—FIRE RISKS

Amount of policies written or renewed during the year.....	\$363,587,161 00
Premiums thereon.....	981,221 67
Amount terminated during the year.....	339,463,831 00
Premiums thereon.....	983,691 98
Net amount in force, December 31, 1921.....	329,728,680 00
Premiums thereon.....	890,239 16

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NIAGARA FIRE INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, O. E. LANE—Secretary, CHAS. A. LUNG—Principal Office, New York, N.Y.—Chief Agent in Canada, W. E. FINDLAY—Head Office in Canada, Montreal

(Incorporated July, 1850. Dominion license issued July 19, 1912.)

CAPITAL

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 2,000,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds and debentures on deposit with Receiver General, viz:—

	Par value	Market value
<i>Governments—</i>		
Dominion of Canada War Loan, 1925, 5 p.c.....	\$ 100,000 00	\$ 97,000 00
Dominion of Canada Victory Loan, 1934, 5½ p.c.....	175,000 00	173,250 00
Province of Alberta, 1924, 4½ p.c.....	50,000 00	50,500 00
Province of Saskatchewan debentures, 1936, 6 p.c.....	40,000 00	40,800 00
<i>School—</i>		
Winnipeg, 1943, 4 p.c.....	10,000 00	7,700 00
<i>Miscellaneous—</i>		
Canada Permanent Mortgage Corporation, 1925, 5½ p.c.....	30,000 00	30,000 00
Total on deposit with Receiver General.....	<u>\$ 405,000 00</u>	<u>\$ 399,250 00</u>

Carried out at market value.....\$ 399,250 00

Other Assets in Canada

Cash in hand of Inspectors.....	712 18
Losses and loss expenses recoverable.....	2,109 75
Cash at Chief Agency.....	1,687 46
Cash in Royal Bank of Canada, Montreal.....	44,877 17
All other assets.....	2,414 71

Agents' balances and premiums uncollected, viz:—

Fire (\$3,143.33 on business prior to Oct. 1, 1921).....	\$ 46,925 22
Automobile (A) (\$41.58 on business prior to Oct. 1, 1921).....	291 29
Explosion.....	223 62

Total.....	47,440 13
Interest accrued.....	4,812 51

Gross assets in Canada.....	\$ 502,803 91
Deduct assets not admitted.....	3,134 71

Net admitted assets in Canada.....\$ 499,619 20

LIABILITIES IN CANADA

Net amount of fire claims, unadjusted.....	\$ 28,715 00
Net amount of fire claims, resisted, in suit.....	11,442 00
Net amount of fire claims, resisted, not in suit.....	120 00
Net amount of automobile (A) claims, unadjusted.....	80 00
Net amount of hail claims, adjusted and unpaid.....	245 00

Total net amount of unsettled claims.....\$ 40,602 00

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NIAGARA FIRE—Continued

LIABILITIES IN CANADA—Concluded.

Reserve of unearned premiums, viz:—		
Fire.....	\$ 195,211 59	
Automobile (A).....	2,730 86	
Automobile (B).....	627 18	
Explosion.....	1,371 08	
Tornado.....	292 36	
Total, \$200,233.07; carried out at 80 per cent.....	\$ 160,186 46	
Taxes due and accrued.....	5,144 19	
Reinsurance premiums due, fire, \$3,280.93; explosion, \$14.08.....	3,295 01	
Total liabilities in Canada.....	\$ 209,227 66	

INCOME IN CANADA

Premiums	Class of business					
	Fire	Auto (A)	Auto (B)	Explosion	Hail	Tornado
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross written.....	7,051 86	8,468 43	1,660 34	4,745 95	12,184 34	385 81
Less reinsurance.....	112,790 56			—183 14	644 37	16 85
Less return premiums.....	131,201 39	1,875 02	488 37	4,999 00	67 50	164 07
Total deduction.....	243,991 95			4,815 86	711 87	180 92
Net written.....	313,059 91	6,593 41	1,171 97	—69 91	11,472 47	204 89
Net premiums written for all classes of business.....	\$ 332,432 74					
Interest earned on investments.....	21,805 74					
Total income in Canada.....	\$ 354,238 48					

EXPENDITURE IN CANADA

Claims	Class of business				
	Fire	Auto (A)	Auto (B)	Hail	Tornado
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year.....	264,246 74	5,511 01	360 34	10,513 25	—4 33
Less savings and salvage.....	364 00				
Less reinsurance.....	76,501 80			600 80	
Total deduction.....	76,865 80				
Net payment for said claims.....	187,380 94	5,511 01	360 34	9,912 45	—4 33
Total net incurred for claims for all classes of business.....	\$ 203,160 41				
Adjustment expenses, fire, \$4,310.70; other, \$1,134.75.....	5,445 45				
Commission and brokerage, fire, \$56,144.37; other, \$4,614.55.....	60,758 92				
Commission on profits, fire, \$1,672.32.....	1,672 32				
Taxes, fire, \$12,195.22; other, \$883.73.....	13,078 95				
Salaries, fees and travelling expenses: fire: salaries: chief agency, \$31,424.75; other, \$10,385.11					
Fees, auditors, \$600; travelling expenses: chief agency, \$6,036.87; other, \$1,233.84.....	49,680 57				
Miscellaneous expenditure, fire, viz.: Advertising, \$1,475.09; furniture and fixtures, \$1,459.37; inspections and surveys, \$30.00; legal expenses, \$5.00; maps and plans, \$2,504.54; postage, telegrams, telephones and express, \$2,253.62; printing and stationery, \$3,657.62; rents, \$6,039.87; underwriters' boards, associations, etc., \$7,068.53; general expenses, \$1,546.08.....	26,039 77				
Total expenditure in Canada.....	\$ 359,836 39				

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NIAGARA FIRE—Continued

SUMMARY OF RISKS AND PREMIUMS IN CANADA

Fire	Amount	Premiums
	\$	\$ cts.
Gross in force at end of 1920.....	47,382,060	505,330 32
Taken in 1921, new and renewed.....	54,096,830	557,051 86
Totals.....	101,478,890	1,062,382 18
Less ceased.....	55,254,276	567,532 23
Gross in force at end of 1921.....	46,224,614	494,849 95
Less reinsured.....	11,396,403	114,332 69
Net in force at end of 1921.....	34,828,211	380,517 26

	Auto (A)	Auto (B)	Explosion	Hail	Tornado
	Premiums	Premiums	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	10,265 10	1,203 04	7,152 32		436 44
Taken in 1921, new and renewed.....	8,468 43	1,660 34	4,745 95	12,184 34	385 81
Totals.....	18,733 53	2,863 38	11,898 27		822 25
Less ceased.....	13,271 80	1,609 01	8,483 32	12,184 34	209 26
Gross in force at end of 1921.....	5,461 73	1,254 37	3,414 95		612 99
Less reinsured.....			574 86		78 34
Net in force at end of 1921.....	5,461 73	1,254 37	2,840 09		534 65

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

LEDGER ASSETS

Mortgage loans on real estate, first liens.....	\$ 250,000 00
Book value of bonds and stocks owned by the company.....	12,372,675 18
Cash on hand, in trust companies and in banks.....	760,557 77
Agents' balances.....	156,044 54
Bills receivable.....	45,525 82
Losses and loss expenses recoverable on paid losses.....	105,671 13
Total ledger assets.....	\$15,095,504 44

NON-LEDGER ASSETS

Interest accrued.....	95,780 66
Market value of bonds and stocks over book value.....	84,724 82
Gross assets.....	\$15,276,009 92
Deduct assets not admitted.....	48,283 29
Net admitted assets.....	\$15,227,726 63

LIABILITIES

Net amount of unpaid claims.....	\$ 1,577,684 20
Total unearned premiums.....	7,620,725 91
Federal, State and other taxes due or accrued (estimated).....	230,700 00
Salaries, rents, etc., due or accrued.....	50,000 00
Commission, brokerage, and other charges, due or to become due to agents and brokers...	30,000 00
Other liabilities.....	121 48
Total liabilities, excluding capital stock.....	\$ 9,509,231 49
Capital stock paid in cash.....	2,000,000 00
Surplus over all liabilities.....	3,718,495 04
	\$15,227,726 63

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NIAGARA FIRE—*Concluded*

INCOME

Net cash received for premiums.....	\$ 9,066,160 02
Received for interest and dividends.....	748,930 91
Agents' balances previously charged off.....	813 11
Gross profit on sale or maturity of bonds.....	8,671 25
Gross increase by adjustment in book value of ledger assets.....	185,609 00
Income from all other sources.....	121 48
Total income.....	<u>\$10,010,305 77</u>

DISBURSEMENTS

Net amount paid during the year for claims.....	\$ 5,495,667 77
Expenses of adjustment and settlement of claims.....	130,356 54
Dividends paid to stockholders.....	400,000 00
Commissions or brokerage.....	1,847,082 26
Rents.....	71,534 05
Total field supervisory expenses.....	401,492 15
Salaries, fees, and all other charges of officers, directors, trustees and home office employees	702,615 59
State, fire departments, fire patrol, and salvage corps' assessments, fees, taxes and expense	268,220 64
Inspections and surveys, including underwriters' boards and tariff associations.....	239,357 10
Federal taxes.....	130,638 67
Agents' balances charged off.....	2,959 29
Gross loss on sale or maturity of bonds and stocks.....	8,565 63
Gross decrease by adjustment in book value of ledger assets.....	185,609 00
All other disbursements.....	170,352 84
Total disbursements.....	<u>\$10,054,451 53</u>

RISKS AND PREMIUMS

Amount of fire risks written or renewed during the year.....	\$1,414,304,905 00
Premiums thereon.....	13,484,281 53
Amount of policies terminated.....	369,725,454 00
Premiums thereon.....	3,286,383 93
Net amount in force on December 31, 1921.....	692,763,981 00
Premiums thereon.....	<u>6,859,193 84</u>

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THE NORTH AMERICAN ACCIDENT INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President and Manager A. G. COPELAND—Vice-President, P. W. PEACOCK and J. P. MOORE—
Secretary-Treasurer, P. W. PEACOCK—Principal Office, Montreal, Que.

(Incorporated August 29, 1917, by an Act of the Parliament of Canada, 7-8 Geo. V., chap. 65. On March 6, 1918, its power was further extended to include automobile (including automobile against fire) and burglary insurance under the provisions of section 77 of the Insurance Act, 1917. Dominion license issued January 15, 1918).

CAPITAL

Amount of capital authorized.....	\$ 500,000 00
Amount of capital subscribed.....	306,400 00
Amount paid thereon in cash.....	91,133 29
Amount of premium on capital stock paid in by shareholders.....	22,783 30

(For List of Shareholders, see Appendix.)

ASSETS

Book value of bonds and debts owned. (For details, see Schedule B).....	\$ 298,878 34
Book value of stock owned. (For details, see Schedule C).....	4,005 00
Cash at head office.....	515 54
Cash in Union Bank of Canada, Montreal.....	24,166 03
Cash on deposit with Workmen's Compensation Board of Province of Manitoba.....	5,000 00
Associated Companies, Manitoba.....	31,720 51
Quebec Associated Companies.....	20,428 92
Cash on deposit with Mutual Life and Citizens'.....	19,876 50
Interest, due, \$239.80; accrued, \$3,114.68.....	3,354 48
Agents' balances and premiums uncollected, viz:—	
Accident in Canada (\$120.07 on business prior to Oct. 1, 1921).....	\$ 3,123 39
Accident, in other countries.....	32 50
Automobile (A) in Canada (\$233.85 on business prior to Oct. 1, 1921).....	1,855 19
Automobile (B) in Canada (\$703.53 on business prior to Oct. 1, 1921).....	1,966 85
Burglary, in Canada (\$15.00 on business prior to Oct. 1, 1921).....	533 90
Liability, in Canada (\$4,036.71 on business prior to Oct. 1, 1921).....	69,485 56
Plate Glass, in Canada (\$173.93 on business prior to Oct. 1, 1921).....	3,285 57
Sickness, in Canada, (\$79.38 on business prior to Oct. 1, 1921).....	2,610 31
Sickness, in other countries.....	35 00
Total.....	82,978 27
Amount due for reinsurance on losses paid.....	60 00
Furniture and fixtures.....	3,500 00
Total.....	\$ 494,483 59
Deduct market value of bonds and stock, under book value.....	5,576 82
Gross assets.....	\$ 488,906 77
Deduct assets not admitted.....	8,862 46
Net admitted assets.....	\$ 480,044 31

LIABILITIES

(1) Liabilities in Canada

Unsettled claims—	
Accident (\$1,005 accrued in previous years).....	\$ 6,045 00
Automobile (A).....	2,817 00
Automobile (B) (\$190 in previous years).....	4,780 00
Burglary.....	2,651 00
Liability (\$12,539 accrued in previous years).....	128,833 00
Plate Glass (\$120 accrued in previous years).....	380 00
Sickness (\$250 accrued in previous years).....	4,820 00
Total net amount of unsettled claims.....	\$ 150,376 00

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THE NORTH AMERICAN ACCIDENT—Continued

LIABILITIES—Concluded.

(1) *Liabilities in Canada*—Concluded

Reserve of unearned premiums—

Accident.....	\$ 12,884 57
Automobile (A).....	9,572 02
Automobile (B).....	22,972 59
Burglary.....	2,659 36
Liability.....	51,053 64
Plate Glass.....	19,877 76
Sickness.....	10,385 42

Total, \$129,405.36, carried out at 80 per cent.....\$ 103,524 29
 Taxes due and accrued.....8,238 76

Reinsurance premiums:—

Accident.....	\$ 821 50
Automobile (A).....	553 60
Automobile (B).....	100 11
Burglary.....	16 25
Sickness.....	357 95

Total.....1,849 41
 Agents' balances.....32 00

Total liabilities in Canada.....\$ 264,020 46

(2) *Liabilities in Other Countries*

Reserve of unearned premiums:—

Accident.....	\$ 245 43
Automobile (A).....	25 63
Automobile (B).....	40 25
Plate Glass.....	36 92
Sickness.....	274 56

Total, \$622.79; carried out at 80 per cent.....\$ 498 23

Total liabilities in other countries.....\$ 498 23

Total liabilities (excluding capital stock) in all countries.....\$ 264,518 69

Excess of assets over liabilities.....\$ 215,525 62
 Capital stock paid in cash.....91,133 29

Surplus over all liabilities and paid up capital.....\$ 124,392 33

INCOME

Premiums	Class of business						
	Accident		Auto (A)		Auto (B)		Burglary
	In Canada	In other Countries	In Canada	In other Countries	In Canada	In other Countries	In Canada
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross pre- miums writ- ten.....	46,780 43	893 50	28,183 63	140 25	75,011 40	80 50	5,471 79
Less reinsur- ance and return pre- miums.....	15,236 22	254 48	10,104 49	89 00	24,716 80	1,425 31
Net premiums written.....	31,444 15	539 02	18,079 14	51 25	50,294 60	80 50	4,046 48

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THE NORTH AMERICAN ACCIDENT—Continued

INCOME—Concluded.

Premiums	Class of business					
	Liability		Plate Glass		Sickness	
	In Canada	In other Countries	In Canada	In other Countries	In Canada	In other Countries
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written	306,006 90		54,911 12	73 84	35,652 01	868 00
Less reinsurance and return premiums.....	12 75	6 40	17,008 84		9,135 82	252 84
Net premiums written...	244,161 42	—6 40	37,902 38	73 84	26,516 19	615 16
Total net premiums written for all classes of business.....	\$ 413,797 63					
Interest earned on investments.....	20,397 39					
Total income.....	\$ 434,195 02					

EXPENDITURE

Claims	Class of business				
	Accident		Auto (A)	Auto (B)	Burglary
	In Canada	In other Countries	In Canada	In Canada	In Canada
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year.....	21,256 11	64 69	25,575 88	21,330 56	3,760 36
Less reinsurance.....	5,321 82		819 73	57 35	
Net losses incurred during the year.....	15,934 29	64 69	24,756 15	21,273 21	3,760 36
Claims	Liability		Plate Glass	Sickness	
	In Canada	In Canada	In Canada	In Canada	In other Countries
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year..	175,120 67	8,994 31	21,225 93	801 26	
Less reinsurance.....	13,548 00		3,019 15		
Net losses incurred during the year....	161,572 67	8,994 31	18,206 78	801 26	
Total net losses incurred for all classes of business.....	\$ 255,363 72				
Dividends declared stockholders.....	4,556 59				
Commission and brokerage.....	86,124 89				
Adjustment expenses.....	6,051 25				
Taxes.....	12,552 78				
Salaries, fees and travelling expenses: Salaries: chief agency, \$41,767.44; general and special agents, \$6,020; Fees: directors, \$1,125; auditors, \$497.75; travelling expenses, chief agency, \$5,051.72.....	54,461 91				
Miscellaneous expenditure, viz:—Advertising, \$880.61; furniture and fixtures, \$843.32; legal expenses, \$98.24; medical examiners' fees, \$8; postage, telegrams, telephones and express, \$1,126.44; printing and stationery, \$3,030; rents, \$4,961.50; sundry, \$13,600.70.....	24,548 81				
Total expenditure.....	\$ 442,148 07				

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THE NORTH AMERICAN ACCIDENT—Continued

RISKS AND PREMIUMS

	Accident			Automobile (A)		
	In Canada	Outside Canada	Totals in all Countries	In Canada	Outside Canada	Totals in all Countries
	Premiums	Premiums	Premiums	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	37,695 71	1,009 25	38,704 96	21,334 99	95 60	21,430 59
Taken during 1921, new and renewed.....	37,677 77	636 93	38,314 70	21,051 92	51 25	21,103 17
Total.....	75,373 48	1,646 18	77,019 66	42,386 91	146 85	42,533 76
Deduct terminated.....	44,357 83	1,068 87	45,426 70	21,822 69	95 60	21,918 29
Gross in force at end of 1921.....	31,015 65	577 31	31,592 96	20,564 22	51 25	20,615 47
Deduct reinsured.....	5,246 51	86 45	5,332 96	1,420 17	.....	1,420 17
Net in force at end of 1921..	25,769 14	490 86	26,260 00	19,144 05	51 25	19,195 30

	Automobile (B)			Burglary
	In Canada	Outside Canada	Totals in all Countries	In Canada
	Premiums	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	48,013 34	.....	48,013 34	1,815 17
Taken during 1921, new and renewed.....	52,167 30	80 50	52,247 80	4,347 98
Total.....	100,180 64	80 50	100,261 14	6,163 15
Deduct terminated.....	52,452 51	.....	52,452 51	1,734 62
Gross in force at end of 1920.....	47,728 13	80 50	47,808 63	4,428 53
Deduct reinsured.....	1,782 94	.....	1,782 94	237 43
Net in force at end of 1921.....	45,945 19	80 50	46,025 69	4,191 10

	Liability			Plate Glass		
	In Canada	Outside Canada	Total in all Countries	In Canada	Outside Canada	Total in all Countries
	Premiums	Premiums	Premiums	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	100,684 64	140 00	100,824 64	51,457 68	.....	51,457 68
Taken during 1921, new and renewed.....	244 148 67	-6 40	244,142 27	37,902 28	73 84	37,976 12
Total.....	344,833 31	133 60	344,966 91	89,359 96	.....	89,433 80
Deduct terminated.....	241,976 03	133 60	242,109 63	44,778 06	.....	44,778 06
Gross in force at end of 1921.....	102,857 28	.....	102,857 28	44,581 90	73 84	44,655 74
Deduct reinsured.....	149 70	149 70
Net in force at end of 1921..	102,707 58	102,707 58	44,581 90	73 84	44,655 74

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THE NORTH AMERICAN ACCIDENT—*Concluded*RISKS AND PREMIUMS—*Concluded*

	Sickness		
	In Canada	Outside Canada	Totals in all Countries
	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	26,497 56	1,058 00	27,555 56
Taken during 1921, new and renewed.....	28,278 25	629 16	28,907 41
Total.....	54,775 81	1,687 16	56,462 97
Deduct terminated.....	32,679 81	1,124 04	33,803 85
Gross in force at end of year.....	22,096 00	563 12	22,659 12
Deduct reinsured.....	1,325 16	14 00	1,339 16
Net in force at end of 1921.....	20,770 84	549 12	21,319 96

SCHEDULE B

Bonds and debentures owned by the company, viz:—

	Par value	Book value	Market value
<i>Government—</i>			
*Dominion of Canada Victory Loan, 1937, 5½ p.c.....	\$ 100,000 00	\$ 99,107 95	\$ 104,000 00
†Dominion of Canada Victory Loan, 1933, 5½ p.c.....	50,000 00	50,000 00	50,500 00
<i>Cities—</i>			
*Fort William, 1933, 5 p.c.....	5,000 00	4,775 00	4,450 00
*Kamloops, 1938, 6 p.c.....	5,000 00	4,937 50	4,700 00
*Lethbridge, 1943, 5 p.c.....	5,839 99	5,148 63	4,613 59
*MacLeod, 1933, 6 p.c.....	10,000 00	9,862 50	7,200 00
*St. Boniface, 1942, 5 p.c.....	10,000 00	9,285 00	7,900 00
*St. Catharines, 1933, 4½ p.c.....	10,000 00	9,103 50	9,000 00
*Toronto, 1929, 3½ p.c.....	4,866 67	4,291 91	4,234 00
<i>Towns—</i>			
*Sault au Recollet, 1954, 6 p.c.....	10,000 00	9,950 00	10,200 00
*St. Lambert, 1956, 5½ p.c.....	29,000 00	26,825 00	26,970 00
<i>Village—</i>			
*St. Michel de Laval, 1954, 6 p.c.....	20,000 00	18,600 00	19,800 00
<i>Rural Municipality—</i>			
*Fort Garry, 1929, 6 p.c.....	10,000 00	10,224 00	9,800 00
<i>Schools—</i>			
*Outremont, Que., 1953, 5½ p.c.....	10,000 00	10,000 00	9,400 00
*Westmount, Que., 1933, 5 p.c.....	8,000 00	7,880 00	7,360 00
*Wilkie, Sask., 1921-1943, 6 p.c.....	3,833 34	3,689 38	3,450 00
<i>Railways—</i>			
Barcelona Traction, Light and Power Co., (Income Bond), 1925, 5 p.c.....	1,059 30	1,059 30	105 93
Barcelona Traction, Light and Power Co., 1st mtge., 1974 (or earlier), 5 p.c.....	4,866 67	4,063 67	1,752 00
C.P.R. Special Investment Fund Note Certificates, 1924, 6 p.c.....	500 00	400 00	515 00
Suburban Rapid Transit Co., 1st mtge. (g'teed by Winnipeg Elec. Ry.), 1938, 5 p.c.....	5,000 00	4,825 00	4,200 00
<i>Miscellaneous—</i>			
Nova Scotia Steel and Coal Co., Ltd., Perp. Debenture Stock, 1921 or later (on 6 mos. notice), 6 p.c.....	5,000 00	4,850 00	3,700 00
Total par, book and market values.....	\$ 306,965 97	\$ 298,878 34	\$ 293,850 52

SCHEDULE C

Stock owned by the company, viz:—

48 shares Consumers Gas Co. Stock.....	\$ 2,400 00	\$ 4,005 00	\$ 3,456 00
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*On deposit with Receiver General.

†\$30,000 on deposit with Receiver General.

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NORTH BRITISH AND MERCANTILE INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

Chairman, CHAS. J. CATER SCOTT—Manager, OWEN D. JONES—Principal Office, Edinburgh,
Scotland—Manager in Canada, CLARENCE A. RICHARDSON—Head Office in Canada,
Montreal,

(Established 1809. Commenced business in Canada, 1862.)

CAPITAL

Amount of joint stock capital authorized.....	\$29,200,000 00
Amount subscribed.....	21,900,000 00
Amount paid in cash.....	<u>11,862,500 00</u>

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Market value of bonds and debentures on deposit with Receiver General. (<i>For details, see Schedule B</i>).....	\$ 1,296,811 34
--	-----------------

Other Assets in Canada

Real estate held by the company, viz:—

Five-story building, situated N.W. corner St. Francois Xavier and Hospital Streets, Montreal, occupied by the company and tenants as offices.....	\$ 155,000 00
Four-story building, 26 Wellington Street E., Toronto, occupied by the company and tenants as offices.....	<u>34,000 00</u>

Total real estate (market value).....	189,000 00
Market value of bonds and debentures held by the company. (<i>For details, see Schedule C</i>)..	<u>342,936 92</u>

Cash in banks, viz:—

Bank of Montreal, Montreal.....	\$ 232,216 58
Bank of Montreal, Winnipeg (branch account).....	239 06
Bank of Montreal, Winnipeg (current account).....	<u>8,618 22</u>

Total cash in banks.....	241,073 86
Interest accrued.....	13,043 18
Rents due, \$1,051.52; accrued, \$1,685.00.....	2,736 52
Agents' balances and premiums uncollected (\$7,817.67 was on business prior to Oct. 1, 1921)	178,245 92
Balance in hand of inspectors.....	58 78
Office furniture and plans in Montreal and branch offices.....	<u>15,000 00</u>

Gross assets in Canada.....	\$ 2,278,906 52
Deduct assets not admitted.....	<u>22,817 67</u>

Net admitted assets in Canada.....	<u>\$ 2,256,088 85</u>
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LIABILITIES IN CANADA

Net amount of claims, unadjusted (\$96.50 accrued prior to 1921).....	\$ 73,651 55
Net amount of claims, resisted, in suit (accrued in 1918) ..	<u>7,500 00</u>

Total net amount of unsettled claims (\$7,596.50 accrued prior to 1920).....	\$ 81,151 55
Reserve of unearned premiums, \$930,386.35; carried out at 80 per cent.....	744,309 08
Due and accrued for salaries, rent, advertising, agency and other miscellaneous expenses...	7,647 16
Reinsurance premiums due.....	6,195 76
Taxes due and accrued.....	<u>144,346 60</u>

Total liabilities in Canada.....	<u>\$ 983,650 18</u>
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12 GEORGE V, A. 1922

NORTH BRITISH AND MERCANTILE—*Continued*

INCOME IN CANADA

Gross premiums written.....	\$1,393,465 60	
Deduct reinsurances, \$50,329.45; return premiums, \$224,412.91.....	274,742 36	
Net premiums written.....		\$ 1,118,723 24
Interest earned on investments.....		77,214 04
Rents earned.....		3,493 50
Total income in Canada.....		<u>\$ 1,199,435 78</u>

EXPENDITURE IN CANADA

Gross losses incurred during the year	\$ 643,546 67	
Deduct savings and salvage, \$3,948.89; reinsurances, \$14,100.29.....	18,049 18	
Total net amount incurred for claims.....		\$ 625,497 49
Adjustment expenses.....		12,785 81
Commission or brokerage.....		205,555 21
Paid or allowed for commission on profits.....		10,215 66
Salaries: head office officials, \$67,453.92; directors' fees, \$1,703.33; auditors' fees, \$944.66; travelling expenses, officials, \$9,993.52; agents, \$97.00; retiring allowances, \$9,283.29.....		89,475 72
Taxes.....		23,833 74
Miscellaneous expenditure, viz: Advertising, \$2,702.49; furniture, fixtures and office supplies, \$3,233.23; underwriters' associations, \$14,326.11; inspections and surveys, \$7,919.00; insurance superintendence, \$705.48; postage, express, telephones and telegrams, \$5,028.54; maps and plans, \$2,358.95; sundry, \$6,812.01; rents, \$11,908.68; legal fees, \$466.41; investment expenses, \$419.80; printing and stationery, \$14,288.67; lighting and water rates, etc., \$670.79; total, \$70,840.16; less proportion of expenses chargeable to Life branch, \$750....		70,090 16
Total expenditure in Canada.....		<u>\$ 1,048,453 79</u>

SUMMARY OF RISKS AND PREMIUMS IN CANADA

	Amount	Premiums
	\$	\$ cts.
Gross in force at end of 1920.....	164,844,832	1,885,223 90
Taken in 1921, new and renewed.....	126,057,090	1,393,465 60
Totals.....	290,901,922	3,278,689 50
Less ceased.....	125,474 902	1,383,257 37
Gross in force at end of 1921.....	165,427,020	1,895,432 13
Less reinsured.....	8,843,928	65,219 49
Net in force at end of 1921.....	156,583,092	1,830,212 64

SCHEDULE B

Bonds and debentures owned by the Company, viz:—

On deposit with Receiver General—

	Par value	Market value
Dominion of Canada Victory Loan, 1937, 5½ p.c.....	\$ 327,500 00	\$ 340,600 00
Dominion of Canada Victory Loan, 1933, 5½ p.c.....	200,000 00	202,000 00
Dom. of Canada, 1924, 5½ p.c.....	100,000 00	99,000 00
British War Loan, 1929/1947, 5 p.c.....	154,760 00	144,450 80

Cities—

Belleville, 1934, 4½ p.c.....	50,000 00	46,000 00
Brantford, 1934, 4 p.c.....	50,000 00	42,500 00
Calgary, 1924, 5 p.c.....	24,000 00	23,280 00
Halifax permanent stock, 5 p.c.....	15,000 00	13,950 00
London, 1931, 4½ p.c.....	9,000 00	8,280 00
London, 1932, 4½ p.c.....	10,000 00	9,100 00
London, 1933, 4½ p.c.....	6,000 00	5,400 00
Medicine Hat, 1931, 5 p.c.....	25,000 00	22,000 00
Three Rivers, 1931, 4 p.c.....	43,000 00	36,950 00
Westmount, 1932, 4 p.c.....	100,000 00	87,000 00

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NORTH BRITISH AND MERCANTILE—Continued

SCHEDULE B—Concluded.

Bonds and debentures owned by the company—Concluded

On deposit with the Receiver General—Concluded

<i>Towns—</i>	Par value	Market value
Acton, Ont., 1922, 4½ p.c.....	\$ 16,000 00	\$ 15,840 00
Longueuil, 1934, 4½ p.c.....	25,000 00	21,750 00
Salaberry de Valleyfield, 1925, 4 p.c.....	33,000 00	30,690 00
<i>District—</i>		
South Vancouver, 1959, 5 p.c.....	25,000 00	19,500 00
<i>Township—</i>		
Richmond, B.C., 1941, 5 p.c.....	40,000 00	32,800 00
<i>Schools—</i>		
Montreal, Prot., 1923, 4 p.c.....	18,000 00	17,460 00
“ 1924, 4 p.c.....	40,000 00	38,000 00
Saskatoon, Prot., 1925, 5 p.c.....	4,000 00	3,760 00
“ 1926, 5 p.c.....	7,000 00	6,440 00
“ 1927, 5 p.c.....	7,000 00	6,300 00
“ 1928, 5 p.c.....	7,000 00	6,230 00
<i>Railway—</i>		
G.T.P. Ry., 1st mtge (g'teed by Dominion of Canada), 1962, 3 p.c....	28,226 67	17,500 54
Total on deposit with Receiver General.....	<u>\$ 1,364,486 67</u>	<u>\$ 1,296,811 34</u>

SCHEDULE C

Held by the Company—

Dominion of Canada Victory Loan, 1922, 5½ p.c.....	\$ 100,000 00	\$ 100,000 00
Dominion of Canada Victory Loan, 1923, 5½ p.c.....	120,000 00	120,000 00
Dominion of Canada Victory Loan, 1924, 5½ p.c.....	60,000 00	59,400 00
Province of Quebec, 1925, 6 p.c.....	50,000 00	50,500 00
<i>City—</i>		
Edmonton, 1921 to 1927, 4½ p.c.....	11,499 59	10,809 61
<i>Village—</i>		
Kingsville, 1921 to 1923, 5 p. c.....	2,249 81	2,227 31
Total par and market values.....	<u>\$ 343,749 40</u>	<u>\$ 342,936 92</u>

NORTH BRITISH AND MERCANTILE—Concluded

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

FIRE ACCOUNT

	£	s.	d.		£	s.	d.
Amount of Fire Insurance Fund at the beginning of the year—				Claims under Policies paid and outstanding.....			
Reserve for unexpired risks.....	1,668,687	19	7	Commission.....	1,652,538	12	8
Additional reserve.....	1,550,000	0	0	Expenses of management.....	525,854	15	6
Premiums.....				Transferred to Profit and Loss account—	1,011,479	0	8
Interest, dividends and rents.....	£ 100,541	3	5	(a) Surplus on Fire business for year.....			
Less Income tax and corporation tax thereon.....	29,897	2	0	(b) Interest, dividends, and rents, less Income tax thereon.....	306,507	3	4
					70,644	1	5
				Amount of Fire insurance fund at the end of the year—			
				Reserve for unexpired risks, being 40 per cent of premium income for the year.....	£ 1,418,461	1	8
				Additional reserve.....	1,550,000	0	0
					2,968,461	1	8
					£ 6,835,484	15	3

PROFIT AND LOSS ACCOUNT

	£	s.	d.		£	s.	d.
Balance of last year's account.....				Dividend to Shareholders for 1920, paid in May and November 1921, less tax.....	214,585	18	9
Interest and dividends not carried to other accounts.....	£ 283,431	1	2	Dividend on preference stock paid in January and July, less tax.....	49,000	0	0
Less Income tax and corporation tax thereon.....	84,281	11	0	Superannuation Fund.....	26,000	0	0
				Irrecoverable balances.....	26,333	9	0
Transferred from Fire account:—				Income tax and corporation tax.....	128,251	10	6
(a) Surplus on Fire business for year.....	£ 306,507	3	4	Balance.....	1,958,978	14	2
(b) Interest, dividends, and rents, less income tax thereon.....	70,644	1	5				
Transfer fees.....							
					£ 2,376,849	12	5

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BALANCE SHEET			
	£	s.	d.
LIABILITIES			
Shareholders' capital—			
Authorized—			
Shares.....	£ 3,000,000	0	0
4% Preference Stock.....	£ 3,000,000	0	0
Subscribed—			
550,000 shares of £5 each.....	£ 2,750,000	0	0
4% Preference Stock.....	£ 1,750,000	0	0
Paid-up—£1 : 5s. per share.....	687,500	0	0
“ Preference Stock.....	1,750,000	0	0
Profit and Loss.....	£ 2,437,500	0	0
Dividends unclaimed.....	1,958,978	14	2
Superannuation Fund.....	11,804	10	6
Due to Life branch.....	220,488	13	2
Fire Department—	40	1	7
Fire Insurance Fund.....	2,968,461	1	8
Outstanding liabilities.....	1,729,143	7	0
Claims admitted or intimated but not paid.....	£ 550,248	1	8
Bills payable.....	9,155	1	10
Re-insurance premiums.....	556,048	17	2
Sundry outstanding balances.....	613,193	8	2
Interest received but not due.....	497	18	2
	£ 1,729,143	7	0
Life Department—			
Life Branch as per separate Balance Sheet No. 6:—	£ 9,326,416	8	1
Life Fund.....	£ 15,752,915	17	6
Outstanding liabilities.....	1,428,988	12	11
Annuity Branch as per separate Balance Sheet No. 7:—			
Annuity Fund.....	£ 3,113,480	15	10
Outstanding liabilities.....	272,760	4	5
Sinking Fund Account:—			
As per separate Balance Sheet No. 8:—			
Funds.....	169,787	2	7
Outstanding liabilities.....	1,572	12	2
	£ 171,359	14	9
	£ 30,065,921	13	6
ASSETS			
Mortgages on property out of the United Kingdom.....	£ 39,291	16	10
Investments—			
British Government Securities.....	641,764	8	3
Public Boards in the United Kingdom.....	40,628	14	11
Indian and Colonial Government Securities.....	361,392	11	6
Indian and Colonial Municipal Securities.....	112,169	19	1
Guaranteed Indian Railway Stocks.....	34,491	15	2
Indian Government Railway Annuities.....	18,188	8	0
Foreign Government Securities.....	1,266,868	14	4
Foreign Municipal Securities.....	612,023	6	6
Railway and other debentures and debenture stocks—			
Home and Foreign.....	1,793,781	14	0
Railway ordinary preference and guaranteed stocks.....	386,322	19	8
Railway ordinary stocks.....	87,986	15	4
Stocks and shares other than Railway stocks.....	966,810	17	1
Shares of other companies purchased.....	1,341,129	5	4
Fee Duties and Feuing Ground.....	4,767	11	0
Office property.....	660,988	13	3
Salvage Corps Premises.....	9,808	13	4
Agents' balances.....	248,854	15	11
Outstanding premiums.....	6,754	6	4
Outstanding interest, dividends, and rents.....	71,157	9	7
Bills receivable.....	17,246	6	4
Cash—On deposit.....	115,593	15	0
“ In hand and on current account.....	488,393	11	4
<i>Note.</i> —Part of the above Assets has been specifically deposited under local laws in various places out of the United Kingdom as security to holders of policies there issued.			
Life Department—			
Life Branch:—	£ 9,326,416	8	1
Assets of Life Branch per separate Balance Sheet No. 6	17,181,904	10	5
Annuity Branch:—			
Assets of Annuity Branch per separate Balance Sheet No. 7.....	3,386,241	0	3
Sinking Fund Account:—			
Assets of Sinking Fund per separate Balance Sheet No. 8.....	171,359	14	9
	£ 30,065,921	13	6

Note.—Part of the above Assets has been specifically deposited under local laws in various places out of the United Kingdom as security to holders of policies there issued.

12 GEORGE V, A. 1922

THE NORTH EMPIRE FIRE INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, J. A. THOMPSON—Vice-Presidents, GEO. WEIR and F. W. DREWRY—Manager, F. J. IRVINE—Secretary, H. B. THOMPSON—Principal Office, Winnipeg, Man.

(Incorporated June 16, 1908, by an Act of the Parliament of Canada, 7-8 Edward VII, chap. 136; amended in 1913 by 3-4 George V, chap. 161. Dominion license issued August 12, 1909.)

CAPITAL

Amount of joint stock capital authorized.....	\$ 2,000,000 00
Amount subscribed.....	687,900 00
Amount paid thereon in cash.....	206,370 00

(For List of Shareholders, see Appendix.)

ASSETS

Book value of real estate. (For details, see Schedule A).....				\$	35,710 19
Amount secured by way of loans on real estate, first liens.....					32,853 15
Book value of bonds and debts. (For details, see Schedule B).....					176,764 01
Stock owned by the Company:—					
	Par value	Book value	Market value		
400 shares C.P.R.	\$ 49,000 00	\$ 61,547 08	\$ 52,000 00		
Carried out at book value.....					61,547 08
Cash at head office.....					1000 00
Cash in banks:—					
Union Bank of Canada, Winnipeg (current account).....			\$ 10,860 15		
Union Bank of Canada, Winnipeg (savings account).....			25,000 00		
Union Bank of Canada, Toronto (current account).....			4,044 90		
Total cash in banks.....					39,905 05
Grain Insurance deposit.....					2,100 00
Interest due, \$5,136.80; accrued, \$3,397.44.....					8,534 24
Agents' balances and premiums uncollected (\$11,303.61 on business prior to Oct. 1, 1921)....					57,909 48
Plans, \$5,923.14; furniture and fixtures, \$1,310.46.....					7,233 60
Reinsurance losses paid.....					619 05
Total.....				\$	423,275 85
Deduct market value of bonds, stocks, etc., under book value.....					18,431 83
Gross assets.....				\$	404,844 02
Deduct assets not admitted.....					18,537 21
Net admitted assets.....				\$	386,306 81

LIABILITIES

(1) Liabilities in Canada

Amount of claims, adjusted and unpaid.....	\$	734 75
Amount of claims, unadjusted.....		9,739 50
Amount of claims, resisted in suit.....		544 00
Total net amount of unsettled claims.....	\$	11,018 25
Reserve of unearned premiums, \$137,658.53; carried out at 80 per cent.....		110,126 83
Salaries, rent, etc., due and accrued.....		812 47
Taxes due and accrued.....		2,902 90
Reinsurance premiums.....		562 39
All other liabilities in Canada.....		85,630 91
Total liabilities in Canada.....	\$	211,053 75

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THE NORTH EMPIRE—*Continued*LIABILITIES—*Concluded*(2) *Liabilities in other Countries*

Reserve of unearned premiums, \$4.82; carried out at 80 per cent.....	\$	3 86
Total liabilities in other countries.....	\$	3 86
Total liabilities in all countries.....	\$	211,057 61
Excess of assets over all liabilities.....	\$	175,249 20
Capital stock paid in cash.....		206,370 00

INCOME

Premiums	In Canada	In other Countries
	\$ cts.	\$ cts.
Gross premiums written.....	426,142 82	48 15
Less reinsurance.....	172,437 23	—85 57
Less return premiums.....	77,968 74	156 16
Total deduction.....	250,405 97	70 59
Net premiums written.....	175,736 85	—22 44
Net premiums written in all countries.....	\$	175,714 41
Interest and dividends earned on investments.....		15,576 72
Total income.....	\$	191,291 13

EXPENDITURE

Claims	In Canada
	\$ cts.
Gross losses incurred during the year.....	247,921 48
Less savings and salvage.....	269 76
Less reinsurance.....	126,087 24
Total deduction.....	126,357 00
Net losses incurred.....	121,564 48
Total net losses incurred.....	\$ 121,564 48
Adjustment expenses.....	5,430 34
Commission on profits.....	812 47
Commission on brokerage.....	40,482 94
Taxes.....	9,388 88
Salaries, fees and travelling expenses: salaries, Head Office, \$15,256.85; fees, directors, \$1,700; auditors, \$1,175; travelling expenses, officials, \$4,021.78.....	22,153 63
Miscellaneous expenditure, viz:—Advertising, \$1,346.77; furniture and fixtures, \$145.60; expense, general, \$1,312.15; legal expenses, \$18.00; maps and plans, \$658.13; investment expense, \$369.74; postage, telegrams, telephones and express, \$842.29; printing and stationery, \$1,589.17; rents, \$1,951.43; underwriters' boards, associations, etc., \$4,860.60....	13,093 88
Total expenditure.....	\$ 212,926 62

12 GEORGE V, A. 1922

THE NORTH EMPIRE—*Concluded*STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT
LICENSED UNDER THE INSURANCE ACT

Amount of reinsurance premiums ceded to unlicensed companies.....	\$	160,835	70
Amount of commission thereon.....		48,250	71
Amount of losses charged to said companies.....		121,612	44
Reserve of unearned premiums, \$85,389.70; carried out at 80 per cent.....		68,311	76
Amount of reinsurance premiums payable to such companies.....		13,293	36
Amount of cash or other securities held for recovery of losses, etc.....		72,337	55

SUMMARY OF RISKS AND PREMIUMS

Risks and premiums	Class of Business					
	In Canada		In other Countries		Total in all Countries	
	Amount	Premiums	Amount	Premiums	Amount	Premiums
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1920	27,910,061	439,787 55	23,500	249 31	27,933,561	440,036 86
Taken during 1921, new and renewed.....	31,058,607	426,142 82	5,000	48 15	31,063,607	426,190 97
Totals.....	58,968,668	865,930 37	28,500	297 46	58,997,168	866,227 83
Less ceased.....	31,195,852	431,190 82	23,500	249 31	31,219,352	431,440 13
Gross in force at end of 1921	27,772,816	434,739 55	5,000	48 15	27,777,816	434,787 70
Deduct reinsured.....	12,021,422	178,412 55	4,000	38 52	12,025,422	178,451 07
Net in force at end of 1921..	15,751,394	256,327 00	1,000	9 63	15,752,394	256,336 63

SCHEDULE B

Bonds and debentures, owned, viz:—

On deposit with Receiver General, viz:—

	Par value	Book value	Market value
Dominion of Canada Victory Loan, 1937, 5½ p.c.....	\$ 10,000 00	\$ 9,880 04	\$ 10,400 00
District—			
South Vancouver, 1959, 4½ p.c.....	45,000 00	45,000 00	31,950 00
Schools—			
East Kildonan, 1922, 6 p.c.....	1,000 00	1,000 00	1,000 00
East Kildonan, 1923, 6 p.c.....	4,000 00	4,000 00	3,960 00
East Kildonan, 1924, 6 p.c.....	5,000 00	5,000 00	4,900 00
Total on deposit with Receiver General.....	\$ 65,000 00	\$ 64,880 04	\$ 2,410 00
Held by Company, viz:—			
Governments—			
Dominion of Canada Victory Loan, 1922, 5½ p.c.....	15,000 00	14,820 15	15,000 00
Dominion of Canada Victory Loan, 1933, 5½ p.c.....	45,000 00	44,110 00	45,450 00
Dominion of Canada Victory Loan, 1937, 5½ p.c.....	40,000 06	39,018 75	41,600 00
City—			
Winnipeg Hospital, 1936, 4 p.c.....	973 33	943 73	837 06
Schools—			
Eaton, Alta., No. 3536, 1935, 6½ p.c.....	2,100 00	2,020 00	2,016 00
Flying Shot, Alta., No. 3399, 1930, 6½ p.c.....	1,620 00	1,561 00	1,571 40
Moirrin, Alta., No. 2413, 1930, 6½ p.c.....	2,700 00	2,686 00	2,619 00
Polska, Alta., No. 1948, 1930, 6½ p.c.....	1,800 00	1,798 00	1,746 00
Snake Valley, Alta., No. 3812, 1935, 6½ p.c.....	2,333 34	2,283 34	2,240 00
Spirit River, Alta., No. 2109, 1930, 6½ p.c.....	540 00	515 00	523 80
Upland, Alta., No., 3372, 1930, 6½ p.c.....	1,080 00	1,063 00	1,047 60
Zering, Alta., No. 3258, 1930, 6½ p.c.....	1,080 00	1,045 00	1,047 60
Total par, book and market values.....	\$ 179,226 67	\$ 176,764 01	\$ 167,879 26

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THE NORTHERN ASSURANCE COMPANY, LIMITED

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

Chairman, HENRY CHARLES HAMBRO—Secretary, H. E. W. LUTT—Principal Office, London, England—Manager for Canada, G. E. MOBERLY—Head Office in Canada, Montreal

(Established June 2, 1836. Commenced business in Canada, 1867.)

CAPITAL

Amount of joint stock capital authorized.....	\$31,645,500 00
Amount subscribed.....	19,478,833 00
Amount paid in cash.....	<u>4,148,833 00</u>

ASSETS IN CANADA

(Held solely for the Protection of Canadian Policyholders.)

Market value of bonds and debentures on deposit with Receiver General. (For details, see Schedule B.).....	\$ 1,238,172 83
--	-----------------

Other Assets in Canada.

Cash on hand.....	3,043 33
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Cash in banks, viz:—

Bank of Montreal, Montréal.....	\$ 14,276 95
Union Bank of Canada, Montreal.....	<u>43,336 14</u>

Total cash in banks.....

57,633 05

Interest accrued.....	13,959 49
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Agents' balances and premiums uncollected:—

Fire (\$8,103.35 on business prior to Oct. 1, 1921).....	\$ 130,062 63
Accident (\$196.17 on business prior to Oct. 1, 1921).....	3,289 64
Automobile (A) (\$874.65 on business prior to Oct. 1, 1921).....	3,385 08
Automobile (B) (\$2,255.81 on business prior to Oct. 1, 1921).....	8,430 32
Burglary (\$53.63 on business prior to Oct. 1, 1921).....	443 22
Liability (\$216.50 on business prior to Oct. 1, 1921).....	2,828 54
Guarantee (\$61.28 on business prior to Oct. 1, 1921).....	919 99
Plate Glass, (\$105.97 on business prior to Oct. 1, 1921).....	2,491 05
Sickness (\$261.81 on business prior to Oct. 1, 1921).....	<u>3,652 99</u>

Total.....

155,503 46

Office furniture, maps and plans.....	32,500 00
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Other assets.....	<u>10,115 34</u>
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Gross assets in Canada.....	\$ 1,510,927 50
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Deduct assets not admitted.....	<u>44,629 17</u>
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Net admitted assets in Canada

\$ 1,466,298 33

LIABILITIES IN CANADA

Net amount of fire claims, unadjusted.....	\$ 60,579 00
Net amount of fire claims, resisted, in suit.....	10,500 00
Net amount of accident claims, unadjusted.....	595 00
Net amount of automobile (A) claims, unadjusted.....	13,965 00
Net amount of automobile (B) claims, unadjusted.....	2,220 00
Net amount of burglary claims, unadjusted.....	20 00
Net amount of guarantee claims, unadjusted.....	500 00
Net amount of liability claims, unadjusted.....	2,960 00
Net amount of plate glass claims, unadjusted.....	195 00
Net amount of sickness claims, unadjusted.....	<u>1,935 00</u>

Total net amount of unsettled claims.....	\$ 93,469 00
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THE NORTHERN ASSURANCE—Continued

LIABILITIES IN CANADA—Concluded

Reserve of unearned premiums:—

Fire.....	\$ 792,871 47	
Accident.....	12,474 89	
Automobile (A).....	17,883 37	
Automobile (B).....	29,209 67	
Burglary.....	3,017 24	
Liability.....	7,080 56	
Guarantee.....	1,807 26	
Plate Glass.....	15,315 31	
Sickness.....	12,460 95	

Total, \$892,120.72; carried out at 80 per cent.....	\$ 713,696 58
Taxes due and accrued, fire, \$22,379.94; other, \$2,886.40.....	25,266 34
Salaries, rent, advertising, agency and other expenses, due and accrued, fire, \$1,445.15; other, \$845.07.....	2,290 22

Reinsurance premiums:—

Fire.....	\$ -56 14	
Accident.....	59 99	
Automobile (A).....	320 92	
Burglary.....	85 41	
Guarantee.....	19 06	
Liability.....	175 48	
Sickness.....	36 61	

Total.....	641 33
Return premiums: Fire, \$963.14; Accident, \$14.70; Auto (A), \$62.43; Auto (B), \$101.48; total.....	1,141 75
All other liabilities.....	474 00

Total liabilities in Canada.....	\$ 836,979 22
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INCOME IN CANADA

Premiums	Class of Business				
	Fire	Accident	Auto (A)	Auto (B)	Burglary
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written..	1,281,302 92	36,605 81	54,038 19	101,635 01	7,972 59
Less reinsurance.....	17,436 24	3,916 52	1,005 34	1,254 52	946 53
Less return premiums.....	197,160 00	7,173 14	14,917 56	33,093 62	1,405 47
Total deduction.....	214,596 24	11,089 66	15,922 90	34,358 14	2,352 00
Net premiums written....	1,066,706 68	25,515 15	38,115 29	67,286 87	5,620 59

Premiums	Class of Business			
	Guarantee	Liability	Plate Glass	Sickness
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	5,608 03	28,492 94	43,686 98	34,338 34
Less reinsurance.....	1,261 92	6,720 93		3,160 65
Less return premiums.....	610 92	5,863 82	13,165 98	6,363 26
Total deduction.....	18,728 04	12,584 75		9,523 94
Net premiums written.....	3,735 19	15,908 19	30,521 00	24,814 40

Net premiums written for all classes of business.....	\$ 1,278,224 36
Interest earned on investments.....	67,335 35
All other income.....	1,735 69

Total income in Canada.....	\$ 1,347,295 40
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SESSIONAL PAPER No. 8

THE NORTHERN ASSURANCE—Continued

EXPENDITURE IN CANADA

Losses	Class of Business				
	Fire	Accident	Auto (A)	Auto (B)	Burglary
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year.....	651,900 96	13,987 58	40,371 12	23,402 61	2,435 89
Less savings and salvage.....	1,540 67		348 81	1,194 25	
Less reinsurance.....	14,223 04	400 28	78 50	62 54	855 93
Total deduction.....	15,763 71		426 81	1,256 79	
Net losses incurred.....	636,137 25	13,587 30	39,944 31	22,145 82	1,579 96

Claims	Class of Business			
	Guarantee	Liability	Plate Glass	Sickness
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year..	500 00	5,902 89	6,000 17	19,433 88
Less savings and salvage.....			25 52	17 65
Less reinsurance.....		2,427 19		1,746 62
Total deduction.....				1,764 27
Net losses incurred.....	500 00	3,475 70	5,974 65	17,669 61

Total net losses incurred for all classes of business.....	\$ 741,014 60
Adjustment expenses, fire, \$19,032.42; other, \$6,238.19.....	25,270 61
Commission and brokerage, fire, \$203,540.58; other, \$53,568.70.....	264,109 28
Commission on profits, fire.....	4,154 54
Taxes, fire, \$34,265.51; other \$4,854.57.....	39,120 08
*Salaries, fees and travelling expenses: salaries: chief agency, \$80,136.56; fees: auditors, \$1,178.58; travelling expenses, chief agency, \$14,166.62; other, \$1,500.....	96,981 76
†Miscellaneous expenditure, viz: Advertising, \$4,874.17; furniture and fixtures, \$6,471.09; inspections and surveys, \$20,055.90; legal expenses, \$503.78; maps and plans, \$2,372.72; postage, telegrams, telephones and express, \$6,339.08; printing and stationery, \$17,633.07; rents, \$6,925.50; underwriters' boards, associations, \$14,484.56; sundry, \$5,507.79.....	85,167 66
Total expenditure in Canada.....	\$ 1,255,818 53

SUMMARY OF RISKS AND PREMIUMS IN CANADA

	Fire		Accident	Auto (A)	Auto (B)
	Amount	Premiums	Premiums	Premiums	Premiums
	\$	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	139,368,283	1,645,672 13	13,993 22	27,957 02	39,924 69
Taken in 1921, new and renewed.....	108,322,596	1,281,302 92	36,605 81	54,038 19	101,635 01
Totals.....	247,690,879	2,926,975 05	50,599 03	81,995 21	141,559 70
Less ceased.....	114,577,136	1,335,282 29	22,033 09	45,524 84	82,980 86
Gross in force at end of 1921.....	133,113,743	1,591,692 76	28,565 94	36,470 37	58,578 84
Less reinsured.....	2,009,593	20,202 87	3,616 16	703 64	159 51
Net in force at end of 1921.....	131,104,150	1,571,489 89	24,949 78	35,766 73	58,419 33

* (Of which \$71,160.58 belongs to Fire business.)

† (Of which \$64,277.47 belongs to Fire business.)

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THE NORTHERN ASSURANCE—Continued

SUMMARY OF RISKS AND PREMIUMS IN CANADA—Concluded.

	Guarantee	Liability	Plate Glass	Sickness
	Premiums	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	1,959 78	11,357 01	20,059 18	16,398 72
Taken in 1921, new and renewed.....	5,608 03	28,492 94	43,686 98	34,338 34
Totals.....	7,567 81	39,849 95	63,746 16	50,737 06
Less ceased.....	2,691 38	21,373 13	33,115 55	22,885 92
Gross in force at end of 1921.....	4,876 43	18,476 82	30,630 61	27,851 14
Less reinsured.....	1,261 92	4,404 59	.....	2,929 25
Net in force at end of 1921.....	3,614 51	14,072 23	30,630 61	24,921 89

SCHEDULE B

Bonds and debentures on deposit with Receiver General—

<i>Governments—</i>	Per value	Market value
Canada stock, 1930/1950, 3½ p.c.....	\$ 65,213 33	\$ 42,388 66
Canada bonds, 1920/1925, 4½ p.c.....	9,733 33	8,565 33
Dominion of Canada Victory Loan, 1922, 5½ p.c.....	15,000 00	15,000 00
British Funding Loan, 1960/1990, 4 p.c.....	532,900 01	367 701 00
British War Loan, 1929/1947, 5 p.c.....	573,113 87	475,684 51
<i>Cities—</i>		
Calgary, 1932, 4½ p.c.....	24,333 33	20,683 33
North Vancouver, 1931, 4½ p.c.....	24,333 33	20,440 00
Ottawa, 1932, 4½ p.c.....	24,333 33	22,143 33
Ottawa, 1943, 4½ p.c.....	24,333 33	20,926 67
Port Arthur, 1928, 5 p.c.....	7,000 00	6,440 00
Port Arthur, 1929, 5 p.c.....	2,000 00	1,820 00
Port Arthur, 1937, 5 p.c.....	25,000 00	21,250 00
Port Arthur, 1938, 5 p.c.....	1,000 00	850 00
Quebec, 1963, 4½ p.c.....	48,666 67	39,420 00
Toronto, 1929, 3½ p.c.....	146,000 00	127,020 00
Vancouver, 1927, 6 p.c.....	24,333 33	24,090 00
Winnipeg, 1941, 3½ p.c.....	30,000 00	23,100 00
Winnipeg, 1925, 4 p.c.....	25,000 00	23,750 00
Total on deposit with Receiver General.....	\$ 1,572,293 86	\$ 1,238,172 83

THE NORTHERN ASSURANCE—Continued

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

FIRE DEPARTMENT

FIRE ACCOUNT

The net premiums of the year were £2,575,823, being a decrease of £275,188, the commission, expenses of management, fire brigade charges and foreign taxation £1,105,174, leaving a surplus of £48,299 to be carried to profit and loss, after reserving 50 per cent of the increased premiums for unexpired risks.

	£	s.	d.		£	s.	d.
Amount of Fire Insurance Fund at Dec. 31, 1970—				Claims paid and outstanding.....	1,559,944	1	1
Reserve for unexpired risks.....	1,425,505	9	7	Expenses of management.....	594,541	8	1
Additional reserve.....	1,400,000	0	0	Contributions to fire brigades.....	4,743	15	11
Premiums after deduction of reassurances, and returns.....				Commission.....	431,959	17	4
Interest, dividends and rents.....	189,939	12	0	Foreign state taxes.....	73,928	16	1
Less income tax.....	50,445	2	0	Carried to Profit and Loss Account.....	187,793	11	5
				Amount of the fund at this date, as per Balance-Sheet—			
	£			Reserve for unexpired risks, being 50			
				per cent of premium income for the			
				year.....	£	1,287,911	10 3
				Additional reserve.....	1,400,000	0	0

£ 5,540,823 0 2

PROFIT AND LOSS ACCOUNT

	£	s.	d.	£	s.	d.
Balance of account at Dec. 31, 1920.....	377,314	8	0			
Less dividend paid May 1, 1921, less income tax.....	127,049	14	0			
Interest, dividends and rents not carried to other accounts.....	11,658	2	6			
Less income tax.....	3,189	6	9			
Profit on redemption of debentures.....						
Profit on investments.....						
Transfer fees.....						
Transferred from Fire account.....	187,793	11	5			
“ Personal acc. account.....	135,796	19	10			
“ Marine Account.....	147,790	15	11			
				471,281	7	9
Amount transferred to staff pension fund.....						
Dividends to shareholders (less income tax).....	139,105	2	0			
Income tax on profits.....	200,897	2	4			
Interest.....	33,875	5	0			
Amount written off investment.....	5,050	0	0			
Company's proportion of assurance premiums of staff.....	4,537	6	8			
Balance as per Balance Sheet.....	259,525	6	7			
Pensions and allowances.....	5,933	6	3			
Amount transferred to Provident.....						
Accident superannuation Fund.....						
Exchange adjustment.....						
Bad and doubtful debts.....						
Transferred to Marine Account.....						

£ 788,117 3 8

SESSIONAL PAPER No. 8

THE NORTH WEST FIRE INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, G. R. CROWE—Vice-President, G. V. HASTINGS—General Manager, T. L. MORRISEY
—Deputy Manager, THOS. BRUCE—Principal Office, Winnipeg

(Incorporated by an Act of the Legislature of the Province of Manitoba, 1880, chapter 37, amended in 1885 by chap. 51; in 1888, by chap. 46; and in 1903 by chap. 62. The above Act were consolidated and amended by chap. 79, statutes of Manitoba, 1904. Dominion license issued February 6, 1912.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 500,000 00
Amount subscribed.....	250,000 00
Amount paid in cash.....	100,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Mortgage loans on real estate, first liens.....	\$ 119,631 65
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Bonds and debentures owned, viz:—

Government—	Par value.	Book value.	Market value.
Dominion of Canada War Loan, 1925, 5 p.c....	\$ 25,000 00	\$ 24,213 80	\$ 24,250 00
Dominion of Canada War Loan, 1937, 5 p.c....	25,000 00	23,933 43	25,250 00
Dominion of Canada Victory Loan, 1933, 5½ p.c.	25,000 00	25,000 00	25,250 00
Dominion of Canada; Victory Loan, 1933, 5½ p.c.	42,000 00	43,139 29	42,420 00
Dominion of Canada Victory Loan, 1934, 5½ p.c.	30,000 00	30,000 00	29,700 00
Dominion of Canada Victory Loan, 1937, 5½ p.c.	35,000 00	34,623 61	36,400 00

Cities—

*St. Boniface 1932, 5 p.c.....	16,000 00	15,092 80	13,760 00
*St. Boniface, 1940, 5 p.c.....	38,815 09	41,232 74	31,052 07
*Winnipeg, 1930.4 p.c.....	2,000 00	1,800 00	1,760 00

Total par, book and market values...	\$ 238,815 09	\$ 239,035 67	\$ 229,842 07
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Carried out at book value.....	239,035 67
Cash at head office and Eastern Branch.....	2,531 48
Cash in Royal Bank of Canada, Winnipeg, \$55,209.78; Montreal, \$9,770.71.....	64,980 49
Interest due, \$3,630.34; accrued, \$4,983.46.....	8,613 80

Agents' balances and premiums uncollected:—

In Canada (\$1,236.96 on business prior to October 1, 1921).....	\$ 23,047 51
In other Countries.....	560 81

Total.....	23,608 32
Amount due for reinsurance losses paid.....	3,384 09
Balances due by other companies.....	1,111 98
Sinking fund city of St. Boniface debentures.....	100 26

Total.....	\$ 462,997 74
Deduct market value of bonds under book value.....	9,193 60

Gross assets.....	\$ 453,804 14
Deduct assets not admitted.....	1,236 96

Net admitted assets.....	\$ 452,567 18
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*On deposit with Receiver General.

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THE NORTH WEST FIRE—Continued

LIABILITIES.

(1) *Liabilities in Canada.*

Total net amount of claims, unadjusted.....	\$ 7,154 00
Reserve of unearned premiums \$133,979.83; carried out at 80 per cent.....	107,183 86
Reserve and unpaid losses under unlicensed reinsurance, unsecured.....	16,035 58
Taxes due and accrued.....	8,291 72
Reinsurance premiums.....	9,324 38
All other liabilities, due reinsuring companies.....	9,832 46
Total liabilities in Canada.....	<u>\$ 157,822 00</u>

(2) *Liabilities in other Countries.*

Reserve of unearned premiums \$2,470.17; carried out at 80 per cent.....	\$ 1,976 14
Total liabilities in other countries.....	<u>\$ 1,976 14</u>
Total liabilities in all countries.....	<u>\$ 159,798 14</u>
Excess of assets over liabilities.....	\$ 292,769 04
Capital stock paid in cash.....	100,000 00
Surplus over all liabilities and paid up capital.....	<u><u>\$ 192,769 04</u></u>

INCOME.

	In Canada.	In other Countries.
Gross premiums written.....	\$ 284,329 01	\$ 6,377 87
Deduct reinsurances, \$88,752.98, return premiums, \$38,286.16....	124,737 56	2,301 58
Net premiums written.....	<u>\$ 159,591 45</u>	<u>\$ 4,076 29</u>
Net premiums written in all countries.....		\$ 163,667 74
Interest earned on investments.....		22,010 33
Endorsement fees and premium on coupons.....		5 10
Total income.....		<u><u>\$ 185,683 17</u></u>

EXPENDITURE.

	In Canada.	In other Countries.
Amount incurred for said claims occurring during the year.....	\$ 112,867 43	\$ 889 74
Deduct savings and salvage, \$13.15, reinsurances, \$33,265.39....	33,157 71	120 83
Net amount incurred for said claims.....	<u>\$ 79,709 72</u>	<u>\$ 768 91</u>
Total net amount incurred for claims in all countries.....		\$ 80,478 63
Adjustment expenses incurred in Canada.....		1,893 04
Adjustment expenses incurred outside Canada.....		30 77
Dividends paid.....		20,000 00
Commission or brokerage.....		31,410 61
Commission on profits.....		1,676 62
Salaries: Head Office officials, \$13,681.00; directors' fees, \$360.00; auditors' fees, \$200; travelling expenses, officials, \$889.97.....		15,130 97
Taxes.....		12,639 87
Miscellaneous expenditure, viz.: Advertising, \$448.31; legal expenses, \$2215; map(and plans, \$991.80; postage, telegrams, telephones and express, \$787.16; printing and stationery, \$1,492.99; rents, \$1,641.25; board fees, \$2,773.80; miscellaneous, \$1,435.92.....		9,593 38
Total expenditure.....		<u><u>\$ 172,853 89</u></u>

SESSIONAL PAPER No. 8

THE NORTH WEST FIRE—*Concluded*STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT
LICENSED UNDER THE INSURANCE ACT

Amount of reinsurance premiums ceded to unlicensed companies.....	\$ 44,889 12
Amount of commission thereon.....	13,466 73
Amount of losses incurred by said companies.....	14,057 32
Reserve of unearned premiums, \$25,891.13; carried out at 80 per cent.....	20,712 90
Amount of losses due and recoverable from such companies.....	2,359 03
Amount of cash or other securities held for recovery of losses, etc.....	7,036 35

RISKS AND PREMIUMS—FIRE

	In Canada		In other Countries		Totals in all Countries	
	Amount	Premiums	Amount	Premiums	Amount	Premiums
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross policies in force at end of 1920.....	28,718,377	366,277 15	521,266	6,040 45	29,239,643	272,317 60
Taken during 1921, new and renewed.....	23,656,087	284,329 01	567,791	6,377 87	24,223,878	290,706 88
Total.....	52,374,464	650,606 16	1,089,057	12,418 32	53,463,521	663,024 48
Deduct terminated.....	22,539,878	272,586 45	539,172	6,245 89	23,079,050	278,832 34
Gross in force at end of 1921.....	29,834,586	378,019 71	549,885	6,172 43	30,384,471	384,192 14
Deduct reinsured.....	9,077 381	117,489 17	130,272	1,232 08	9,207,653	118,721 25
Net in force at end of 1921..	20,757,205	260,530 54	419,613	4,940 35	21,176,818	265,470 89

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NORTHWESTERN MUTUAL FIRE ASSOCIATION

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, F. J. MARTIN—Secretary, M. D. L. RHODES—Principal Office, Seattle, Wash., U.S.A.
 —Chief Agent in Canada, NORMAN S. JONES—Head Office in Canada, Hamilton, Ont.

(Incorporated 1901. Dominion license issued, May 10, 1918.)

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds on deposit with Receiver General, viz:—

	Par value	Market value
Province of Alberta, 1938, 4 p.c.....	\$ 4,866 67	\$ 3,942 00
Province of Ontario, 1941, 6 p.c.....	30,000 00	31,200 00
Province of Ontario, 1930, 6 p.c.....	12,000 00	12,240 00

Railways—

C.N.R. (Ont. Div.), 1st mtge., g'teed by Prov. of Manitoba, 1930, 4 p.c.....	12,653 34	11,134 85
Grand Trunk Pacific, 1962, 4 p.c.....	79,218 00	63,374 40
Grand Trunk Pacific, 1962, 3 p.c.....	77,760 00	48,211 20
Pacific and Great Eastern Ry., 1st mtge., (g'teed) by Prov. of British Columbia, 1942, 4½ p.c.....	10,706 67	8,565 34

Total on deposit with Receiver General.....	\$ 227,204 68	\$ 178,667 79
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Carried out at market value.....	\$	178,667 79
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Other Assets in Canada

Cash in banks—

Cash in Canadian Bank of Commerce, Vancouver, B.C.....	\$ 11,610 15
Cash in Standard Bank, Hamilton, Ont.....	5,661 25
Cash in Standard Bank, Hamilton, Ont, acct. 2.....	8,044 17
Cash in Standard Bank, St. John, N.B.....	989 48
Cash in Royal Bank, Halifax, N.S.....	842 69
Cash in Royal Bank, St. John, N.B.....	25 95
Cash in Royal Bank, Winnipeg, Man.....	1,602 56
Cash in Royal Bank, Montreal.....	182 95
Cash in Royal Bank, Vancouver, B.C.....	217 17
Cash in Royal Bank, Saskatoon, Sask.....	4,272 85
Cash in Royal Bank, Edmonton, Alta.....	2,193 96
Cash in Royal Bank, Hamilton.....	104 43

Total cash in banks.....	35,747 61
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Cash at chief agency in Canada.....	600 00
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Interest accrued.....	4,164 66
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Agents' balances and premiums uncollected:—

Fire.....	\$ 55,800 89
Automobile (A) (\$210.00 prior to Oct. 1, 1921).....	612 93
Automobile (B) (\$173.57 prior to Oct. 1, 1921).....	554 01

Total.....	56,967 83
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Office furniture and plans.....	2,000 00
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Agents branch bank accounts.....	4,250 00
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Agents' personal advances for travelling.....	1,450 00
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Gross assets in Canada.....	\$ 283,847 89
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Deduct assets not admitted.....	3,833 57
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Net admitted assets in Canada.....	\$ 280,014 32
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SESSIONAL PAPER No. 8

NORTHWESTERN MUTUAL FIRE ASSOCIATION—*Continued*

LIABILITIES IN CANADA

Net amount of fire claims, unadjusted.....	\$	6,202 48	
Net amount of automobile (B) claims, unadjusted.....		190 00	
Total net amount of unsettled claims.....	\$		6,392 48
Reserve of unearned premiums, viz:—			
Fire.....	\$	207,957 46	
Automobile (A).....		1,946 08	
Automobile (B).....		2,280 09	
Total, \$212,183.63; carried out at 80 per cent.....			169,746 90
Other expenses, due and accrued.....			304 00
Taxes due and accrued.....			4,742 24
Total liabilities in Canada.....	\$		181,185 62

INCOME IN CANADA

Premiums	Class of Business		
	Fire	Auto (A)	Auto (B)
	\$ cts.	\$ cts.	\$ cts.
Gross written.....	478,175 15	5,428 44	4,876 73
Less, return premiums.....	65,237 82	1,536 28	316 55
Net written.....	412,937 33	3,892 16	4,560 18

Net premiums written for all classes of business in Canada.....	\$	421,389 67
Interest earned on investments.....		3,891 70
Total income in Canada.....	\$	425,281 37

EXPENDITURE IN CANADA

Claims	Class of Business		
	Fire	Auto (A)	Auto (B)
	\$ cts.	\$ cts.	\$ cts.
Gross and net incurred during the year.....	137,171 89	2,140 00	84 71

Total net incurred for claims for all classes of business in Canada.....	\$	139,396 60
Dividends to policyholders.....		47,534 43
Adjustment expenses.....		1,330 51
Commission and brokerage, fire.....		958 67
Taxes.....		6,607 00
*Salaries, fees and travelling expenses: salaries: chief agency, \$18,360.50; other, \$23,529.80; general and special agents, \$23,561.72; fees: auditors, \$300; travelling expenses: chief agency, \$2,545.74; other, \$3,345.38; agents, \$15,128.25.....		86,771 39
†Miscellaneous expenditure, viz: Advertising, \$3,184.72; fire departments, patrol and salvage corps assessments, etc., \$147.86; furniture and fixtures, \$9,370.62; legal expenses, \$125.00; maps and plans, \$3,049.12; postage, telegrams, telephones and express, \$5,576.15; printing and stationery, \$9,627.03; rents, \$9,418.55; agents balances charged off, \$58.17; automobiles, \$4,557.75; other expenses, \$1,866.48.....		46,981 45
Total expenditure in Canada.....	\$	329,580 05

*(Of which \$80,000 belongs to Fire business.)

†(Of which \$48,000 belongs to Fire business.)

12 GEORGE V, A. 1922

NORTHWESTERN MUTUAL FIRE ASSOCIATION—Continued
SUMMARY OF RISKS AND PREMIUMS IN CANADA

	Fire		Auto (A)	Auto (B)
	Amount	Premiums	Premiums	Premiums
	\$	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920	6,955,043	129,729 39	3,758 06	3,385 80
Taken in 1921, new and renewed.....	20,826,610	458,045 45	5,428 44	4,876 73
Totals.....	27,781,653	587,774 84	9,186 50	8,262 53
Less ceased.....	5,375,036	178,014 96	5,294 34	3,702 35
Gross and net in force at end of 1921.....	22,406,587	409,729 88	3,892 16	4,560 18

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

LEDGER ASSETS

Book value of real estate.....	\$ 2,257 83
Book value of real estate sold under contract.....	4,840 00
Mortgage loans on real estate, first liens.....	37,750 00
Book value of bonds and stocks owned by the company.....	1,156,585 40
Cash on hand, in trust companies and in banks.....	216,490 07
Agents' balances and bills receivable.....	504,890 39
Other ledger assets.....	130,344 74
Total ledger assets	\$ 2,052,958 43

NON-LEDGER ASSETS

Interest due and accrued.....	20,086 72
Market value of bonds over book value.....	19,531 41
Gross assets.....	\$ 2,092,576 56
Deduct assets not admitted.....	132,684 52
Total admitted assets.....	\$ 1,959,892 04

LIABILITIES

Net amount of unpaid claims.....	\$ 89,357 60
Total unearned premiums.....	1,199,675 32
Dividends declared, and unpaid, to policyholders.....	40,181 47
Federal, state and other taxes due or accrued (estimated).....	35,917 04
Salaries, rent, etc., due or accrued.....	2,000 00
Contingent commissions or other charges due or accrued.....	19,863 12
Due and to become due on borrowed money.....	13,200 23
All other liabilities.....	13,134 51
Total liabilities.....	\$ 1,413,329 29
Surplus over all liabilities.....	546,562 95
Total liabilities and surplus.....	\$ 1,959,892 04

INCOME.

Net cash received for premiums.....	\$ 2,348,825 34
Received for interest and dividends.....	53,872 08
Gross profit on sale or maturity of bonds.....	2,182 52
Increase in premiums paid in advance.....	6,077 62
Exchange.....	4,562 97
Agents balances previously charged off.....	1,341 44
Inspection fees.....	25,313 80
From other sources.....	2,794 15
Total income.....	\$ 2,444,969 92

SESSIONAL PAPER No. 8

NORTHWESTERN MUTUAL FIRE ASSOCIATION—*Concluded*

DISBURSEMENTS.

Net amount paid during the year for claims.....	\$ 730,473 00
Expenses of adjustment and settlement of claims.....	12,948 77
Dividends paid to policyholders.....	706,750 27
Commission or brokerage.....	116,081 13
Rents.....	22,144 07
Field supervisory expenses.....	262 811 32
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	199,198 74
Inspections and surveys, including underwriters' boards and tariff associations.....	10,653 14
Taxes on real estate and repairs.....	249 28
Federal taxes.....	7,881 90
State taxes, insurance department licenses and fees, etc.....	32,178 60
Gross loss on sale or maturity of ledger assets.....	286 13
All other disbursements.....	141,047 46
Total disbursements.....	<u>\$ 2,242 700 81</u>

RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year.....	\$266,368,824 0)
Premiums thereon.....	3,340,132 29
Amount of policies terminated.....	60,866,032 00
Premiums thereon.....	766,911 87
Net amount in force on December 31, 1920.....	146,834,438 00
Premiums thereon.....	<u>1,853,555 10</u>

12 GEORGE V, A. 1922

NORTHWESTERN NATIONAL INSURANCE COMPANY OF MILWAUKEE WISCONSIN

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, ALFRED F. JAMES—Secretary, WM. D. REED—Principal Office, Milwaukee, Wis.—
Chief Agent in Canada, Lt.-Col. R. F. MASSIE—Head Office in Canada, Toronto, Ont.

(Incorporated February 20, 1869. Dominion license issued May 22, 1912, limited to Province of Ontario, Manitoba, Alberta, Saskatchewan and British Columbia; extended on April 10, 1913, to include whole Dominion.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debentures on deposit with Receiver General, viz:—

	Par value.	Market value.
Dom. of Can. War Loan, 1925, 5 p.c.....	\$ 100,000 00	\$ 97,000 00
Prov. of Ontario 1926 4 p.c.	50,000 00	48,500 00
<i>Cities—</i>		
Toronto, 1948, 4 p.c.....	118,746 66	92,622 39
Victoria, 1936, 4 p.c.....	54,506 67	42,515 20
<i>Schools—</i>		
Calgary, P., 1950, 4½ p.c.....	17,000 00	12,580 00
Calgary, P., 1951, 4½ p.c.....	16,000 00	11,680 00
Calgary, P., 1952, 4½ p.c.....	2,000 00	1,460 00

Total on deposit with Receiver General.....\$ 358,253 33 \$ 306,357 59

Carried out at market value.....\$ 306,357 59

Other Assets in Canada.

Bonds and debentures held by Trust Co., viz:—

	Par value.	Market value.
Dominion of Canada Victory Loan, 1934, 5½ p.c.....	\$ 367,000 00	\$ 363,330 00
Province of Ontario 1943, 6 p.c.....	50,000 00	52,000 00
Ontario Treasury notes, 1922, 6 p.c.....	50,000 00	50,000 00
Canadian Nor. Ry. Cons Debs. 1st Mgtge, 1930, 4 p.c.....	10,220 00	8,993 60
Ottawa, Can. Light, Heat & Power 1st Mgtge', 1940, 8 p.c.....	25,000 00	26,250 00

Total par and market values.....\$ 815,473 33 \$ 761,931 19

Carried out at market value.....761 931 19

Cash at head and branch office.....29 50

Cash in Bank of Toronto, Toronto, Ont. \$31,161.90, Merchants Bank, Regina, \$11,114.78,

total.....42,276 68

Interest accrued.....8,372 43

Agents' balances and premiums uncollected, viz:—

Fire.....	\$ 42,429 49
Automobile (A).....	1,561 06
Automobile (B).....	841 57
Tornado.....	429 44

Total.....45,260 56

Total assets in Canada.....\$ 857,870 36

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NORTHWESTERN NATIONAL—Continued

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted.....	\$ 19,009 66	
Net amount of automobile (A) claims unadjusted and unpaid.....	680 00	
Net amount of automobile (B) claims unadjusted and unpaid.....	494 99	
Net amount of tornado claims unadjusted and unpaid.....	4,125 00	
Total net amount of unsettled claims.....	\$	24,309 65
Reserve of unearned premiums, viz:—		
Fire.....	\$ 234,577 81	
Automobile (A).....	3,807 86	
Automobile (B).....	2,017 28	
Tornado.....	546 69	
Total, \$240,949.64; carried out at 80 per cent.....		192,759 71
Taxes due and accrued, Fire, \$22,860.64; other, \$1,733.00.....		24,593 84
Salaries, rent, etc., due and accrued.....		3,716 41
Total liabilities in Canada.....	\$	245,379 61

INCOME IN CANADA

Premiums	Class of Business			
	Fire	Auto (A)	Auto (B)	Tornado
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross written.....	318,300 68	12,387 19	5,382 11	396 00
Less return premiums.....	36,974 88	3,264 85	1,904 73	128 31
Net written.....	281,325 80	9,122 34	3,477 38	267 69
Net premiums written for all classes of business in Canada.....	\$			294,193 21
Interest earned on investments.....				16,314 59
Profit on sale of securities.....				18,338 45
Total income in Canada.....	\$			328,846 25

EXPENDITURE IN CANADA

Claims	Class of Business			
	Fire	Auto (A)	Auto (B)	Tornado
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year..	99,860 23	7,842 11	3,996 74	4,139 47
Less savings and salvage.....	581 39	815 33	633 78	
Net incurred for said claims.....	99,278 84	7,026 78	3,362 96	4,139 47
Total net incurred for claims for all classes of business in Canada.....	\$			113,808 05
Adjustment expenses, fire, \$3,160.51; other, \$2,174.52.....				5,335 03
Commission and brokerage, fire, \$60,959.18; other \$3,433.29.....				64,392 47
Taxes, fire, \$17,098.92; other, \$523.69.....				17,622 61
*Salaries, fees and travelling expenses: salaries: chief agency, \$24,594.88; travelling expenses: chief agency, \$1,160.25.....				25,755 13
†Miscellaneous expenditure, viz:—Advertising, \$164.40; maps and plans, \$475.05; postage, telegrams, telephones and express, \$1,823.53; printing and stationery, \$1,132.53; rents, \$1,289.22; sundry expenses, \$1,226.93.....				6,111 66
Total expenditure in Canada.....	\$			233,024 95

* (Of which \$23,890.16 belongs to Fire business.)

† (Of which \$5,834.94 belongs to Fire business.)

NORTHWESTERN NATIONAL—Continued

SUMMARY OF RISKS AND PREMIUMS IN CANADA

	Fire		Auto (A)	Auto (B)	Tornado
	Amount	Premiums	Premiums	Premiums	Premiums
	\$	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	37,115,794	447,054 53	24,905 94	12,531 62	1,417 50
Taken in 1921, new and renewed.....	25,722,395	318,300 68	12,387 19	5,382 11	396 00
Totals.....	62,838,189	765,355 21	37,293 13	17,913 73	1,813 50
Less ceased.....	25,322,614	306,209 58	29,431 44	13,879 17	613 13
Gross and net in force at end of 1921.....	37,515,575	459,145 63	7,861 69	4,034 56	1,200 37

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

LEDGER ASSETS

Book value of real estate.....	\$ 218,000 00
Mortgage loans on real estate, first liens.....	1,471,500 00
Book value of bonds and stocks.....	8,477,266 36
Bills receivable.....	16,300 00
Cash on hand, in trust companies and in banks.....	261,525 87
Agents' balances.....	691,803 80
Total ledger assets.....	\$11,136,396 03

NON-LEDGER ASSETS

Interest due and accrued.....	86,586 23
Reinsurance recoverable on losses paid.....	1,015 72
Gross assets.....	\$11,223,997 98
Deduct assets not admitted.....	771,822 03
Total admitted assets.....	\$10,452,175 95

LIABILITIES

Net amount of unpaid claims.....	\$ 611,636 29
Estimated expenses of investigation and adjustment of losses.....	25,000 00
Unearned premiums.....	5,083,770 57
Reserve for conflagration and other extraordinary losses.....	1,000,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	6,475 15
Federal, State and other taxes, due or accrued (estimated).....	200,000 00
Dividends declared and unpaid to stockholders.....	75,000 00
Contingent commissions or other charges due or accrued.....	50,378 22
Total liabilities, except capital stock.....	\$ 7,052,260 23
Capital stock paid in cash.....	1,000,000 00
Surplus over liabilities and capital stock.....	2,399,915 72
Total liabilities.....	\$10,452,175 95

INCOME

Net cash received for premiums.....	\$ 4,047,377 59
Received for interest and dividends.....	494,717 26
Received for rent.....	15,640 00
Underwriters adjusting company stock sold.....	750 00
Borrowed money.....	50,000 00
From agents' balances previously charged off.....	228 45
Gross profit on sale or maturity of bonds.....	26,845 87
Total income.....	\$ 4,635,559 17

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NORTHWESTERN NATIONAL—*Concluded*

DISBURSEMENTS

Net amount paid for claims.....	\$ 2,015,709 63
Expenses of adjustment and settlement of claims.....	91,536 11
Agents' allowances and compensation.....	1,356,590 04
Dividends paid stockholders.....	200,000 00
Salaries, fees and all other charges of officers, directors, trustees and home office employees	246,604 84
Rents.....	35,113 02
Inspection and surveys, including underwriters' boards and tariff associations.....	50,517 83
Taxes and expenses on real estate.....	23,429 24
Field supervisory expenses.....	77,163 86
State taxes on premiums, Insurance Department licenses and fees.....	166,224 00
Borrowed money.....	50,000 00
Federal taxes.....	57,960 16
Agents' balances charged off.....	2,194 97
Gross loss on sale or maturity of ledger assets.....	7,028 90
Gross decrease, by adjustment, in book value of real estate.....	68 90
All other disbursements.....	78,459 40
Total disbursements.....	<u>\$ 4,458,600 90</u>

RISKS AND PREMIUMS

Amount of policies written or renewed during the year.....	\$529,556,072 00
Premiums thereon.....	5,154,134 68
Amount of policies terminated.....	56,339,268 00
Premiums thereon.....	553,639 12
Net amount in force at end of year.....	399,530,786 00
Premiums thereon.....	<u>3,780,645 82</u>

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THE NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, Sir GERALD H. RYAN—General Manager and Secretary, R. Y. SKETCH—Principal Office, Norwich, Eng.—Chief Agent in Canada, JOHN B. LAIDLAW—Head Office in Canada, Toronto, Ont.

(Organized and commenced business 1797. Commenced business in Canada, April, 1880.)

CAPITAL

Amount of joint stock capital authorized and subscribed.....	£ 1,100,000	\$ 5,333 333 00
Amount of capital paid thereon in cash.....	132,000	642,400 00
Debenture Stock (Norwich and London).....	494,287	2,405,530 10

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Government value of bonds and debentures on deposit with Receiver General (<i>For details, see Schedule B</i>).....	\$ 1,303,465 60
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Other Assets in Canada

Value of real estate held by the company, 12-14 Wellington St., E. Toronto.....	120,000 00
Cash on hand.....	19,308 54

Cash in banks, viz:—

Royal Bank, Toronto (current account).....	\$ 2,519 56
Royal Bank, Montreal (current account).....	2,000 00
Imperial Bank, Toronto (special account).....	31,870 85
Imperial Bank, Toronto (current account).....	8,031 60
Imperial Bank, Winnipeg, (current account).....	2,000 00
Imperial Bank, Calgary (current account).....	2,000 00

Total cash in banks.....	48,422 01
Interest accrued.....	20,068 88

Agents' balances and premiums uncollected, viz:—

Fire (\$7,449.39 on business prior to Oct. 1, 1921).....	\$ 137,081 56
Accident (\$1,473.29 on business prior to Oct. 1, 1921).....	11,329 64
Automobile (A) (\$150 on business prior to Oct. 1, 1921).....	5,787 10
Automobile (B) (\$1,614.02 on business prior to Oct. 1, 1921).....	11,109 97
Liability (\$1,126.56 on business prior to Oct. 1, 1921).....	4,996 94
Plate Glass (\$774.86 on business prior to Oct. 1, 1921).....	3,979 94
Sickness (\$1,849.15 on business prior to Oct. 1, 1921).....	12,417 98

Total.....	186,703 13
Quebec Associated Companies.....	1,081 22
Due from reinsuring companies: fire, \$2,282.26; accident, \$125.87; Auto, \$152.37; Liability, \$385.20; sickness, \$193.85; plate glass, \$100.....	3,439 55

Gross assets in Canada.....	\$ 1,702,488 93
Deduct assets not admitted.....	14,437 27

Net admitted assets in Canada.....	\$ 1,688,051 66
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LIABILITIES IN CANADA

Net amount of fire claims, unadjusted (\$13,856 accrued prior to 1921).....	\$ 71,630 00
Net amount of fire claims, resisted, in suit.....	15,917 00
Net amount of accident claims, unadjusted.....	3,717 00
Net amount of auto (A), unadjusted.....	12,064 00
Net amount of auto (B), unadjusted (\$2,445 accrued prior to 1921).....	32,003 00
Net amount of liability, unadjusted (\$1,500 accrued prior to 1921).....	4,377 00
Net amount of plate glass, unadjusted.....	1,176 00
Net amount of sickness, unadjusted (\$1,525 accrued prior to 1921).....	8,192 00
Net amount of sickness claims, resisted, not in suit.....	500 00

Total net amount of unsettled claims.....	\$ 149,576 00
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SESSIONAL PAPER No. 8

THE NORWICH UNION FIRE—*Continued*LIABILITIES IN CANADA—*Concluded.*

Reserve of unearned premiums, viz:—

Fire.....	\$ 844,082 94	
Accident.....	29,439 44	
Automobile (A).....	38,434 63	
Automobile (B).....	53,772 95	
Liability.....	11,438 17	
Plate Glass.....	19,229 53	
Sickness.....	31,072 73	
Total, \$1,027,470.39; carried out at 80 per cent.....	\$ 821,976 31	
Taxes due and accrued, fire, \$21,119.84; other, \$5,835.41.....	26,955 25	
Reinsurance premiums due:—		
Fire.....	\$ 4,137 40	
Accident.....	876 55	
Automobile (A).....	901 18	
Automobile (B).....	75 60	
Liability.....	485 83	
Plate Glass.....	51 47	
Sickness.....	1,013 60	
Total.....		7,390 43
Due and accrued for salaries, rents, etc., fire, \$12,010.35; other, \$1,621.87.....		13,632 22
Total liabilities in Canada.....	\$ 1,019,530 21	

INCOME IN CANADA

Premiums	Class of Business						
	Fire	Accident	Auto (A)	Auto (B)	Liability	Plate Glass	Sickness
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written...	1,341,358 98	99,758 01	136,018 01	173,934 08	55,775 75	53,966 90	107,746 10
Less reinsurance.....	76,043 64	9,191 19	11,142 61	5,473 21	9,177 90	2,102 70	10,808 35
Less return premiums.....	168,078 49	27,508 26	28,402 82	47,643 77	12,552 89	15,299 62	28,985 23
Total deduction.....	244,122 13	36,699 45	39,545 43	53,116 98	21,730 79	17,402 32	39,793 58
Net premiums written.....	1,097,236 85	63,058 56	96,472 58	120,817 10	34,044 96	36,564 58	67,952 52
Net premiums written for all classes of business.....	\$ 1,516,147 15						
Interest earned on investments.....	69,257 28						
Rents earned.....	1,248 23						
Endorsement fees.....	481 94						
Total income in Canada.....	\$ 1,587,134 60						

EXPENDITURE IN CANADA

Claims	Class of Business						
	Fire	Accident	Auto (A)	Auto (B)	Liability	Plate Glass	Sickness
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year.....	578,599 35	30,595 10	85,593 28	80,496 53	9,961 68	10,389 12	48,142 06
Less savings and salvage.....	1,595 36		3,396 35	1,662 93		295 91	
Less reinsurance.....	33,845 23	5,015 07	3,067 92	5,940 31	1,714 02	1,194 95	8,466 82
Total deduction.....	35,440 59		6,464 27	7,603 24		1,490 86	
Net losses incurred during the year.....	543,158 76	25,580 03	79,129 01	72,893 29	8,247 66	8,898 26	39,675 24

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THE NORWICH UNION FIRE—Continued

EXPENDITURE IN CANADA—Concluded.

Total net losses incurred for all classes of business.....	\$ 777,582 25
Adjustment expenses, fire.....	14,600 07
Commission and brokerage, fire, \$226,778.52; other, \$108,798.19.....	335,576 71
Commission on profits, fire, \$5,495.33; other, \$923.84.....	6,421 17
Taxes, fire, \$42,609.26; other, \$7,639.02.....	50,248 28
*Salaries, fees and travelling expenses: salaries: chief agency, \$114,991.90; other, \$44,182.62; fees: directors, \$1,125; auditors, \$3,523.13; travelling expenses: chief agency, \$9,489.82; other, \$7,246.65; autos, \$2,020.36.....	182,579 43
†Miscellaneous expenditure, viz:—Advertising, \$4,910.71; furniture and fixtures, \$1,976.32; inspections and surveys, \$435.75; legal expenses, \$391; maps and plans, \$2,475.04; medical examiners' fees, \$169; postage, telegrams, telephones and express, \$12,061.64; printing and stationery, \$21,318.00; rents, \$7,652.25; underwriters' boards, associations, etc., \$15,910.57; sundry, \$16,867.64; agents' balances written off, \$14,039.03.....	93,209 95
Total expenditure in Canada.....	\$ 1,465,220 91

RISKS AND PREMIUMS IN CANADA

	Fire		Accident	Auto (A)
	Amount	Premiums	Premiums	Premiums
	\$	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	137,794,345	1,690,344 68	89,822 66	87,449 49
Taken in 1921—New.....	75,905,439	993,266 69	29,477 87	136,018 01
“ Renewed.....	30,238,372	348,092 29	70,340 15	
Totals.....	243,938,156	3,031,703 66	189,640 68	223,467 50
Less ceased.....	100,130,717	1,232,101 90	119,669 57	146,010 47
Gross in force at end of 1921.....	143,807,439	1,799,601 76	69,971 11	77,457 03
Less reinsured.....	6,636,035	76,575 43	11,092 23	587 76
Net in force at end of 1921.....	137,171,404	1,723,026 33	58,878 88	76,869 27

	Auto (B)	Liability	Plate Glass	Sickness
	Premiums	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	107,260 68	28,592 60	39,790 76	83,428 53
Taken in 1921—New.....	173,934 08	43,100 71	31,217 42	635,800 15
“ Renewed.....		12,675 04	22,749 48	71,997 95
Totals.....	281,194 76	84,368 35	93,757 66	191,226 63
Less ceased.....	163,356 74	54,685 34	53,405 07	119,181 49
Gross in force at end of 1921.....	112,838 02	29,683 01	40,352 59	72,045 14
Less reinsured.....	5,292 12	6,806 67	1,414 74	9,899 68
Net in force at end of 1921.....	107,545 90	22,876 34	38,937 85	62,145 46

*Of which \$130,634.94 belongs to Fire business.)

†Of which \$69,845.21 belongs to Fire business.)

SESSIONAL PAPER No. 8

THE NORWICH UNION FIRE—*Continued*

SCHEDULE B.

Bonds and debts. on deposit with Receiver General:—

Governments—

	Par value	Market value
Canada inscribed stock, 1938, 3 p.c.....	\$ 26,766 66	\$ 17,130 67
Canada inscribed stock, 1930-1950, 3½ p.c.....	97,333 33	63,266 66
Canada Registered stock, 1940-1960, 4 p.c.....	73,000 00	51,100 00
Dom. of Canada Victory Loan, 1937, 5½ p.c.....	200,000 00	208,000 00
Dom. of Canada Victory Loan, 1933, 5½ p.c.....	1,500 00	1,515 00
Dom. of Canada Victory Loan, 1934, 5½ p.c.....	130,000 00	128,700 00
Prov. of New Brunswick, 1938, 3 p.c.....	29,200 00	20,732 00
Prov. of Ontario, 1935, 6 p.c.....	25,000 00	25,750 00
Prov. of Ontario, 1936, 6 p.c.....	25,000 00	25,750 00
Prov. of Ontario, 1939, 4 p.c.....	10,000 00	8,100 00
Prov. of Ontario, 1943, 6 p.c.....	90,000 00	93,600 00
Prov. of Saskatchewan, 1954, 4½ p.c.....	24,333 33	19,710 00
Prov. of Saskatchewan, 1940, 4½ p.c.....	25,000 00	25,750 00
British National War Bonds, 1928, 5 p.c.....	121,666 67	113,150 00

Cities—

Calgary, 1933, 4½ p.c.....	30,000 00	25,200 00
Edmonton, 1924, 4½ p.c.....	9,800 00	9,310 00
Montreal permanent debenture stock, 3 p.c.....	24,333 33	12,896 67
Montreal, 1942, 3½ p.c.....	34,066 67	18,727 33
Montreal stg. stock, 1932, 4 p.c.....	14,600 00	12,556 00
Ottawa, 1931, 4 p.c.....	44,286 67	38,972 27
Quebec stock, 1962, 3½ p.c.....	36,013 33	23,408 67
Toronto, 1929, 3½ p.c.....	30,933 33	78,329 00
Toronto, 1944, 3½ p.c.....	38,933 33	28,421 33
Toronto, 1948, 4 p.c.....	29,200 00	22,726 09
Toronto, 1942, 6 p.c.....	15,000 00	15,750 00
Vancouver, 1944, 4 p.c.....	16,000 00	11,680 00
Vancouver, 1946, 4 p.c.....	20,000 00	14,400 00
Winnipeg, 1938, 3½ p.c.....	6,000 00	4,560 00
Winnipeg, 1923, 4 p.c.....	8,000 00	7,840 00
Winnipeg, 1925, 4 p.c.....	20,000 00	19,000 00

District—

South Vancouver, 1959, 5 p.c.....	10,000 00	7,800 00
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School—

Quebec, R.C., 1954, 5 p.c.....	25,000 00	22,500 00
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Railways—

Can. Nor. Ry. cons. 1st mtge. (g'teed by Prov. of Manitoba), 1930, 4p.c.	58,400 00	51,392 00
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Miscellaneous—

Can. Perm. Mortgage Corporation, 1924, 5½ p.c.....	25,000 00	25,000 00
Hydro-Electric Power Commission of Ontario (g'teed by Province of Ontario), 1957, 4 p.c.....	52,000 00	44,460 00

Total on deposit with Receiver General.....	<u>\$1,485,466 65</u>	<u>\$1,303,465 60</u>
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BALANCE SHEET

ASSETS

	£	s.	d.
Mortgages on property within the United Kingdom.....	19,046	11	6
Loans on Parochial and other rates.....	45,590	4	0
Investments—			
Deposit with the High Court:—			
£7,500 Bank of England Stock.....	13,884	0	0
British Government Securities.....	1,529,617	0	0
Municipal and County Securities, United Kingdom.....	59,407	0	0
Indian and Colonial Government Securities.....	322,883	0	0
Indian and Colonial Provincial Securities.....	85,366	0	0
Indian and Colonial Municipal Securities.....	102,679	0	0
Foreign Government Securities.....	481,249	0	0
Foreign Provincial Securities.....	75,060	0	0
Foreign Municipal Securities.....	166,130	0	0
Railway and other Debentures and Debenture Stocks (Home and Foreign).....	700,530	0	0
Railway and other Preference and Guaranteed Stocks.....	116,985	0	0
Railway and other Ordinary Stocks.....	55,670	0	0
Rent Charge.....	3,832	0	0
Salvage Corps Premises (Company's share).....	4,027	3	0
House Property.....	328,175	0	0
Agents' Balances.....	523,749	13	6
Outstanding Premiums.....	187,332	1	2
Interest accrued but not payable (less Income Tax).....	34,876	4	6
Bills receivable.....	1,851	9	8
Sundry Debtors.....	109,019	3	7
	£	s.	d.

Cash—

On deposit.....	209,413	7	1
In hand and on Current Account....	371,666	19	8

£ 5,548,739 17 8

LIABILITIES

	£	s.	d.
Capital subscribed—			
£1,100,000 in 44,000 shares of £25 each, £3 paid up.....	132,000	0	0
"Norwich and London" Debenture Stock.....	492,442	0	0
Fire Insurance Fund.....	2,040,000	0	0
Accident, Employers' Liability and General Insurance Funds.....	970,000	0	0
Marine Insurance Fund.....	587,213	10	8
Contingency Fund.....	100,000	0	0
Profit and Loss Account.....	181,122	19	0
	4,502,778	9	8
Fire Claims admitted or intimated, but not paid.....	192,000	0	0
Sundry Creditors, including estimated Taxes.....	842,121	10	0
Bills Payable.....	11,839	18	0

£ 5,548,739 17 8

12 GEORGE V, A. 1922

THE OCCIDENTAL FIRE INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President and Manager, C. A. RICHARDSON—Vice-President and Secretary, F. J. L. HARRISON—
Principal Office, Winnipeg, Man.

(Incorporated by an Act of the Legislature of the Province of Manitoba, chapter 65 of the Statutes of 1902. Incorporated, June 16, 1908, by an Act of the Parliament of Canada, 7-8 Edward VII, chap. 139. Dominion license issued, May 5, 1909.)

CAPITAL

Amount of joint stock capital authorized, subscribed and paid in cash.....	\$	500,000 00
Amount paid thereon in cash.....		200,000 00

(For List of Shareholders, see Appendix)

ASSETS

Amount secured by way of loans on real estate, first liens.....	\$	99,044 42
Bonds and debentures owned by the company, viz.:		

	par value	Book value	Market value
<i>Governments—</i>			
Dominion of Canada Victory Loan, 1937, 5½ p.c.....	\$190,000 00	\$ 186,818 77	\$ 197,600 00
Dominion of Canada, 1922, 5½ p.c.....	25,000 00	24,750 00	25,000 00
Dominion of Canada, 1937, 5½ p.c.....	25,000 00	24,500 00	26,000 00
Dominion of Canada Victory Loan, 1933, 5½ p.c.....	85,000 00	84,875 00	85,850 00
Dominion of Canada Victory Loan, 1924, 5½ p.c.....	50,000 00	50,000 00	49,500 00
*Province of Manitoba (Telegraph and Telephone Systems), 1947, 4 p.c.....	55,000 00	55,000 00	41,800 00
Province of Manitoba, 1947, 4 p.c.....	14,600 00	11,274 12	11,096 00
<i>City—</i>			
*Winnipeg, 1949, 5½ p.c.....	75,000 00	76,387 50	72,750 00
<i>Miscellaneous—</i>			
Canada Permanent Mortgage Corporation, 1925, 5½ p.c.....	25,000 00	25,000 00	25,000 00
*Grand Trunk Pacific Ry. Co. (g'teed by Dom. of Can.), 1962, 4 p.c.....	24,300 00	18,314 91	19,440 00
Toronto Harbour Commissioners, 1953, 4½ p.c.....	20,000 00	16,540 00	17,200 00
Total par, book and market values.....	\$ 588,900 00	\$ 573,460 30	\$ 571,236 00
Carried out at book value.....			573,460 30
Cash in banks, viz.:			
Royal Bank of Canada, Montreal.....		\$ 5,839 92	
Royal Bank of Canada, Winnipeg (current account).....		9,314 64	
Royal Bank of Canada, Winnipeg (investment account).....		5,453 37	
Total cash in banks.....			20,607 93
Interest due, \$3,670.42; accrued, \$7,577.89.....			11,248 31
Agents' balances and premiums uncollected—			
Fire (\$6,023.25 on business prior to Oct. 1, 1921).....		\$ 74,031 49	
Automobile (A) (\$821.410 on business prior to Oct. 1, 1921).....		2,410 00	
Automobile (B) (\$1,632.19 on business prior to Oct. 1, 1921).....		384 10	
Total.....			80,465 34
Accrued commission on licensed reinsurance premiums.....			1,275 45
Reinsurance losses paid.....			122 46
Total.....		\$	786,224 21
Deduct market value of bonds and stocks under book value.....			2,224 30
Gross assets.....		\$	783,999 91
Deduct assets not admitted.....			8,660 59
Net admitted assets.....		\$	775,339 32

*On deposit with Receiver General.

SESSIONAL PAPER No. 8

THE OCCIDENTAL FIRE—Continued

LIABILITIES

Net amount of fire claims, unadjusted.....	\$ 26,376 46	
Net amount of automobile (A) claims, unadjusted.....	507 05	
Net amount of automobile (B) claims, unadjusted.....	2,539 77	
Total.....		\$ 29,423 28
Reserve of unearned premiums—		
Fire.....	\$ 212,740 56	
Automobile (A).....		
Automobile (B).....	20,247 80	
Total, \$232,988.36, carried out at 80 p.c.....		186,390 73
Taxes due and accrued.....		1,984 58
Reserve, less unpaid losses under unlicensed reinsurance.....		5,564 62
Unlicensed reinsurance Companies balances.....		58,323 21
Due for reinsurance premiums.....		6,640 62
Interest accrued on treaty reserve funds.....		1,413 77
Total liabilities.....	\$ 287,427 04	
Surplus of assets over liabilities.....	\$ 487,912 28	
Capital stock paid in cash.....	200,000 00	
Surplus over all liabilities and paid up capital.....	\$ 287,912 28	

INCOME

Premiums	Class of Business			
	Fire	Automobile (A)	Automobile (B)	Hail
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross written.....	499,491 76	22,783 84	30,685 03	40,877 74
Less reinsurance.....	169,944 61	1,365 50	171 56	14,859 09
Less return premiums.....	91,453 84	5,587 53	5,235 14	
	261,308 45	6,953 03	5,406 70	
Total deduction.....				
Net written.....	238,093 31	15,830 81	25,278 33	26,018 65
Net premiums written for all classes of business.....	\$ 305,221 10			
Interest and exchange earned on investments.....	39,651 19			
Total income.....	\$ 344,872 29			

EXPENDITURE

Claims	Class of Business			
	Fire	Automobile (A)	Automobile (B)	Hail
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year..	282,007 50	6,503 08	11,869 08	42,935 55
Less savings and salvage.....		47 25	40 00	
Less reinsurance.....	132,034 12	35 43	257 15	18,300 55
Total deduction.....		82 68	297 15	
Net incurred for said claims.....	149,973 38	6,420 40	11,571 93	24,635 00

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THE OCCIDENTAL FIRE—*Concluded*

Total net incurred for claims for all classes of business.....	\$	192,600 71
Commission on brokerage, fire, \$35,791.52; other, \$12,890.39.....		48,681 91
Commission on profits, fire.....		2,332 11
Taxes, fire, \$14,431.98; other, \$1,396.00.....		15,827 98
*Salaries, fees and travelling expenses:—Salaries: Chief agency and other, \$35,342.66; fees: Directors, \$650; auditors, \$854.90; Travelling expenses: Chief agency and other, \$9,402.03.....		46,249 59
†Miscellaneous expenditure, viz.:—Advertising, \$1,312.08; furniture and fixtures, \$797.25; exchange, \$310.77; legal expenses, \$121.41; maps and plans, \$1,785.18; bad debts, \$34; postage, telegrams, telephones and express, \$3,512.90; printing and stationery, \$8,749.10; rents, \$3,092.71; underwriters' boards, associations, etc., \$5,364.61; automobiles, \$2,640.06; other expenses, \$5,042.27.....		32,812 34
Total expenditure.....	\$	338,504 64

RISKS AND PREMIUMS

Risks and Premiums	Class of Business				
	Fire		Auto B	Auto B	Hail
	Amount	Premiums	Premiums	Premiums	Premiums
	\$	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	38,568,864	591,927 62	7,070 11	10,272 29	
Taken during 1921—new and renewed....	34,767,254	499,491 76	22,783 84	30,685 03	40,877 74
Total.....	73,336,118	1,091,419 38	29,853 95	40,957 32	
Deduct terminated.....	33,319,898	478,512 04	12,075 18	16,928 05	40,877 74
Gross in force at end of 1921.....	40,016,220	612,907 34	17,778 77	24,029 27	
Deduct reinsured.....	13,886,130	193,927 53	1,481 63		
Net in force at end of 1921.....	26,130,090	418,979 81	16,297 14	24,029 27	

*(Of which \$37,616.16 belongs to fire business.)

†(Of which \$28,708.67 belongs to fire business.)

SESSIONAL PAPER No. 8

THE OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

Chairman, E. R. OWEN—Secretary, W. S. HOOPER—Principal Office, London, Eng.—General Manager for Canada, W. T. PERRY—Head Office in Canada, Toronto, Ont.

(Incorporated under the Companies Acts, 1862 and 1867. Empowered by special Act of Parliament in 1871. Commenced business in Canada September 1, 1895.)

CAPITAL

Amount of joint stock authorized.....	\$ 4,866,666 67
Amount subscribed.....	3,024,828 00
Amount paid in cash.....	<u>838,565 60</u>

ASSETS IN CANADA

Held solely for the protection of Canadian policyholders

Market value of bonds and debts. on deposit with Receiver General. (<i>For details, see Schedule B</i>).....	\$ 1,029,764 47
--	-----------------

Other Assets in Canada

Value of real estate (building and lot in Regina, Sask.).....	6,605 59
Cash at head office and branches.....	1,125 00
Cash in banks, viz.—	
Bank of Montreal, Toronto.....	\$ 54,377 53
Bank of Montreal, Vancouver.....	106 70
Bank of Montreal, Regina.....	3,470 20
Royal Bank of Canada, Toronto.....	<u>32,644 26</u>
Total cash in banks.....	90,598 29
Manitoba Associated Companies.....	48,720 52
Deposit with Underwriters' Association.....	1,396 95
Expenses advanced.....	6,577 50
Cash deposit with Manitoba Government (Workmen's compensation).....	5,000 00
Quebec Associated Companies Reinsurance Bureau.....	8,138 94
New York office.....	545 99
Agents' balances and premiums uncollected, viz.—	
Fire (\$2,305.29 on business prior to Oct. 1, 1921).....	\$ 38,218 80
Accident (\$941.02 on business prior to Oct. 1, 1921).....	27,804 69
Automobile (A) (620.40 on business prior to Oct. 1, 1921).....	7,663 75
Automobile (B) (\$1,086.44 on business prior to Oct. 1, 1921).....	13,611 03
Burglary (\$57.33 on business prior to Oct. 1, 1921).....	2,568 20
Liability (\$2,402.54 on business prior to Oct. 1, 1921).....	31,267 97
Guarantee (\$1,678.21 on business prior to Oct. 1, 1921).....	3,487 57
Plate Glass (\$3,88.03 on business prior to Oct. 1, 1921).....	15,755 63
Sickness (\$470.36 on business prior to Oct. 1, 1921).....	<u>13,858 85</u>

Total.....	154,236 49
Reinsurance losses: Auto (A) \$1,441.25; Fire, \$49.61; Liability, \$545.68; Accident, \$9.20..	<u>2,045 74</u>

Gross assets in Canada.....	\$ 1,354,755 48
Deduct assets not admitted.....	<u>9,949 62</u>

Net admitted assets in Canada.....	<u>\$ 1,344,805 86</u>
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THE OCEAN ACCIDENT AND GUARANTEE—Continued

LIABILITIES IN CANADA

Net amount of unsettled claims—		
Fire, unadjusted.....	\$ 41,850 00	
Accident, unadjusted.....	20,380 00	
Accident, resisted in suit.....	300 00	
Automobile (A).....	17,350 00	
Automobile (B).....	27,450 00	
Burglary, unadjusted.....	100 00	
Burglary, resisted in suit.....	3,000 00	
Liability, unadjusted.....	67,139 09	
Guarantee, unadjusted.....	2,975 00	
Plate Glass, unadjusted.....	2,895 00	
Sickness, unadjusted.....	12,840 00	
Total net amount of unsettled claims.....	\$ 196,279 09	
Reserve of unearned premiums—		
Fire.....	\$ 235,857 69	
Accident.....	88,680 95	
Automobile (A).....	46,943 95	
Automobile (B).....	80,982 86	
Burglary.....	8,666 05	
Liability.....	37,301 13	
Guarantee.....	11,647 04	
Plate Glass.....	57,154 77	
Sickness.....	42,676 23	
Total net reserve of unearned premiums, \$609,910.67, carried out at 80 per cent.....		487,928 54
Due and accrued for taxes (estimated): fire, \$3,300; other, \$9,900.....		13,200 00
Reinsurance premiums due—		
Fire.....	\$ 1,371 93	
Accident.....	2,792 64	
Automobile (A).....	4,981 96	
Automobile (B).....	757 11	
Burglary.....	199 93	
Liability.....	—377 69	
Guarantee.....	73 74	
Sickness.....	1,326 07	
Total.....		8,128 69
Special reserve <i>re</i> accumulation bonus policies.....		4,486 11
Total liabilities in Canada.....	\$ 710,022 43	

INCOME IN CANADA

Premiums	Class of Business				
	Fire	Accident	Auto (A)	Auto (B)	Guarantee
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross written.....	384,261 45	257,800 33	182,095 56	234,984 34	38,236 34
Less reinsurance.....	19,889 18	28,078 80	51,017 47	6,229 40	2,979 81
“ return premiums.....	76,146 46	49,316 43	542 99	57,093 60	9,525 98
Total deduction.....	96,035 64	77,395 23	84,560 46	63,323 00	12,506 79
Net written.....	288,225 81	180,405 10	97,535 10	171,661 34	25,730 55
	Liability	Plate Glass	Sickness	Burglary	
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Gross written.....	248,709 24	149,473 41	127,766 08	16,661 83	
Less reinsurance.....	10,019 40		11,277 32	2,063 63	
“ return premiums.....	62,547 88	39,623 59	29,595 23	1,610 70	
Total deduction.....	72,567 28		40,872 55	3,674 33	
Net written.....	176,141 96	109,849 82	86,893 53	12,987 50	

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THE OCEAN ACCIDENT AND GUARANTEE—*Continued*INCOME IN CANADA—*Concluded.*

Net premiums written for all classes of business in Canada.....	\$ 1,149,430 71
Interest earned on investments.....	8,266 23
Rents earned.....	355 43
Total income in Canada.....	<u>\$ 1,158,052 37</u>

EXPENDITURE IN CANADA

Claims	Class of Business				
	Fire	Accident	Auto (A)	Auto (B)	Burglary
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross claims incurred during the year.....	220,696 87	68,198 92	116,724 16	66,386 39	7,241 90
Less reinsurance.....	4,090 51	5,490 68	31,697 19	499 39	
Net incurred for said claims.....	216,616 36	62,708 24	85,026 97	65,887 00	7,241 90
		Guarantee	Liability	Plate Glass	Sickness
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross claims incurred during the year..		47,553 25	79,352 54	27,394 82	49,384 21
Less reinsurance.....		28,637 07	15,630 03		7,177 64
Net incurred for said claims.....		18,916 18	63,722 51	27,394 82	42,206 57

Total net incurred for claims for all classes of business in Canada.....	\$ 589,720 55
Commission and brokerage, fire \$59,830.40; other, \$202,010 85.....	261,841 25
Taxes, fire, \$7,992.46; other, \$23,881.07.....	31,873 53
*Salaries, fees and travelling expenses:—Salaries: Chief agency, \$90,180.97; other, \$68,035.60; fees: auditors, \$2,200.50; travelling expenses: Chief agency, \$3,638.90; other, \$17,756.87.....	181,812 84
†Miscellaneous expenditure, viz.:—Advertising, \$4,865.48; furniture and fixtures, \$3,263.49; inspections and surveys, \$2,514.91; legal expenses, \$3,848.31; maps and plans, \$2,476.74; postage, telegrams, telephones and express, \$4,385.40; printing and stationery, \$16,109.52; rents, \$16,321.75; underwriters' boards, associations, etc., \$7,781.92; head office charges \$10,245.26; bad debts, \$115.85; general expense, \$8,300.08.....	80,228 71
Total expenditure in Canada.....	<u>\$ 1,145,476 88</u>

SUMMARY OF RISKS AND PREMIUMS IN CANADA

	Fire		Accident	Auto (A)	Auto (B)
	Amount	Premiums	Premiums	Premiums	Premiums
	\$	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	45,236,053	511,371 86	205,739 58	175,591 01	139,040 45
Taken in 1921, new and renewed.....	33,477,055	384,261 45	257,800 33	182,095 56	234,984 34
Totals.....	78,713,108	895,633 31	463,539 91	357,686 57	374,024 79
Less ceased.....	40,652,917	402,849 29	258,305 98	213,792 88	205,829 66
Gross in force at end of 1921.....	38,060 191	492,784 02	205,233 93	143,893 69	168,195 13
Less reinsured.....	1,940,668	24,000 51	27,872 03	50,005 78	6,229 40
Net in force at end of 1921.....	36,119,523	468,783 51	177,361 90	93,887 91	161,965 73

*(Of which \$45,453.19 belongs to Fire business.)

†(Of which \$20,923.67 belongs to Fire business.)

THE OCEAN ACCIDENT AND GUARANTEE—*Continued*SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

	Burglary	Guarantee	Liability	Plate Glass	Sickness
	Premiums	Premiums	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	9,552 80	30,389 28	102,909 59	133,859 95	105,691 18
Taken in 1921, new and renewed.....	16,661 83	38,236 34	248,709 24	149,473 41	127,766 08
Totals.....	26,214 63	68,625 62	351,618 83	283,333 36	233,457 26
Less ceased.....	8,365 78	42,456 57	276,456 70	163,253 90	136,899 34
Gross in force at end of 1921.....	17,848 85	26,169 05	75,162 13	120,079 46	96,557 92
Less reinsured.....	2,294 92	2,864 38	3,380 05	.....	11,205 46
Net in force at end of 1921.....	15,553 93	23,304 67	71,782 08	120,079 46	85,352 46

SCHEDULE B

Bonds and debentures owned, viz:—

*On deposit with Receiver General—**Governments—*

	Par value	Market value
Canada stock, 1930/1950, 3½ p.c.....	\$ 4,866 67	\$ 3,163 34
Province of Quebec, inscribed, 1937, 3 p.c.....	102,200 00	79,716 00
Province of Quebec, inscribed, 1928, 4 p.c.....	12,166 67	10,341 67
British War Loan, 1929/1947, 5 p.c.....	928,951 16	771,029 46
Guaranteed Stock (Irish Land Act), 1933 or later, 2½ p.c.....	48,666 67	23,360 00
New South Wales, 1935, 3 p.c.....	36,500 00	23,360 00

Cities—

Montreal (St. Henri), 1950, 4 p.c.....	20,000 00	15,200 00
Westmount, 1934, 4 p.c.....	25,000 00	21,250 00
Winnipeg, 1936, 4 p.c.....	24,333 33	20,196 66
Winnipeg, 1940, 4 p.c.....	24,333 33	19,466 67

Railways—

C.N.R. 1st mtge. Cons. deb. stk. (g't'd by Prov. of Man.), 1930, 4 p.c.....	34,066 67	29,978 67
C.N.R. Ont. Div. (g't'd by Prov. of Man.), 1930, 4 p.c.....	14,600 00	12,702 00

Total on deposit with Receiver General..... \$ 1,275,684 51 \$ 1,029,764 47

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THE OCEAN ACCIDENT AND GUARANTEE—Continued

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

REVENUE ACCOUNT

	£	s.	d.	£	s.	d.
Balance of Revenue Account, 31st December, 1920, including £1,949,737 9s. 7d. proportion of premiums unearned.....	£	4,022,096	7	1	3,008,341	13
Deduct. Dividend for year 1920.....	400,000	0	0	243,904	7	1
Premiums, less reinsurances and bonus to assured.....		3,622,096	7	1	559,248	9
Interest, dividends and rents, less provision for depreciation of Leaseholds.....		5,560,791	2	0	1,125,604	4
		266,343	4	3	204,888	1
					4,247,243	17
	£	9,449,230	13	4	£	9,449,230

Claims paid and outstanding and incidental expenses.....
 Printing and Stationery, Advertising, Postages, Travelling expenses, etc.....
 Expenses of Management, inclusive of Salaries, rent at Head Office and branches, Directors' Remuneration and Auditors' fees.....
 Commissions, including provision for commission due to Agents.....
 Taxes in addition to Income Tax deducted at the source.....
 Balance, including £2,096,167 15s. 2d. proportion of premiums unearned, carried to Balance Sheet.....

BALANCE SHEET

LIABILITIES		£	s.	d.	ASSETS		£	s.	d.
Shareholders' capital—					Mortgages and advances on property within the United Kingdom.....		47,279	13	11
Authorized—					Mortgages on property out of the United Kingdom.....		13,800	0	0
200,000 shares of £5 each.....					Investments (including those deposited under local laws or by contract in various Colonies and Foreign Countries as security for holders of policies issued there):—				
Subscribed—					British Government Securities.....		1,649,925	4	8
12,000 shares of £5 each (fully paid)...	60,000	0	0		Indian and Colonial Government Securities.....		195,360	16	1
112,308 shares of £5 each (£1 per share paid).....	561,540	0	0		Indian and Colonial Provincial Securities.....		19,189	19	3
Less uncalled capital.....					Indian and Colonial Municipal Securities.....		58,769	5	5
					Foreign Government Securities.....		1,503,045	8	8
					Foreign Provincial Securities.....		18,600	0	0
					Foreign Municipal Securities.....		96,483	4	11
Amounts due to other Companies for reinsurances.....					Railway and other Debentures and Debenture Stocks—				
Re-insurance and other funds.....					Home, Indian and Colonial.....		156,066	0	7
Amounts due to Agents and others.....					United States Railway Bonds.....		1,399,694	1	11
Leasehold Redemption and Sinking Fund Account.....					Railway and other Debentures and Debenture Stocks—				
General Insurance Fund—					Foreign.....		728,495	0	9
Provision for claims outstanding.....	£	2,344,994	1	9	Railway and other Preference Stocks.....		40,244	6	10
Investment reserve and general contingency fund.....					Railway and other Ordinary Stocks and shares.....		81,092	16	9
							303,824	5	10

THE OCEAN ACCIDENT AND GUARANTEE—*Concluded*
GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921—*Concluded*.
BALANCE SHEET—*Concluded*.

LIABILITIES		ASSETS	
Reserve fund.....	300,000 0 0	Freehold and Leasehold Premises at Home and Abroad, partly occupied as Offices of the Company, and partly producing revenue.....	440,089 5 7
Balance from Revenue Account, including £2,096,167 15s 2d.		Branch, Agency and other balances.....	793,877 1 9
Proportion of premiums unearned.... £ 4,247,243 17 0		Amounts due by other Companies for Re-insurances and Losses.....	35,024 2 10
Deduct Interim Dividend for year 1921.....	125,000 0 0	Cash—	362,530 3 10
	<u>4,122,243 17 0</u>	With Bankers and in hand.....	
		Investments in Trustees' Hands to meet Leasehold Redemption and Sinking Fund account.....	17,266 10 6
		£ 7,657,433 4 3	£ 7,657,433 4 3

SESSIONAL PAPER No. 8

THE PACIFIC COAST FIRE INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, W. H. MALKIN—Vice-President, J. B. MATHERS—Managing Director, T. W. GREER—
Secretary, F. H. GODFREY—Principal Office, Vancouver, B.C.

(Incorporated by an Act of the Legislature of the Province of British Columbia, chapter 54 of the statutes of 1890, amended by chapter 61 of the statutes of 1906. Reincorporated in 1908 by an Act of the Parliament of the Dominion of Canada, being chapter 143 of the statutes of 1907-1908. Amended in 1920 by 10-11 Geo. V, chap. 92. Dominion license issued November 5, 1908.)

CAPITAL

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed.....	613,200 00
Amount paid in cash.....	543,852 90
Premiums paid on treasury stock (1908 to 1916).....	184,947 45

(For list of Shareholders, see Appendix.)

ASSETS

Book value of real estate (less encumbrances). (For details, see Schedule A.).....	\$ 554,999 10
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	79,960 69
The same, second liens.....	2,390 65
Book value of bonds and debts. owned. (For details, see Schedule B.).....	409,401 76
Book value of stock owned. (For details, see Schedule C.).....	16,425 00
Cash at head office.....	9,022 17
Cash in banks, viz:—	
Royal Bank of Canada (savings account).....	\$ 20,288 39
Royal Bank of Canada (current account).....	14,217 22
Total cash in banks.....	34,505 61
Deposited with Grain Association.....	911 23
Interest due, \$158.19; accrued, \$4,084.10.....	4,242 29
General agency accounts, commission.....	8,641 65
Agents' balances and premiums uncollected viz:—	
Fire: In Canada, \$33,338.37; in other countries, \$1,366.48.....	34,704 85
Office furniture and fixtures, \$5,099.89; plans, \$3,219.91.....	8,319 80
Due for reinsurance losses and adjustment expenses.....	2,424 32
Total.....	\$ 1,165,949 12
Add market value of bonds, etc., over book value.....	2,823 48
Gross assets.....	\$ 1,168,772 60
Deduct assets not admitted.....	8,319 80
Net admitted assets.....	\$ 1,160,452 80

LIABILITIES

(1) Liabilities in Canada

Total claims in Canada, unadjusted.....	\$ 16,170 51
Reserve of unearned premiums, \$140,786.93; carried out at 80 per cent.....	112,629 54
Taxes due and accrued.....	6,725 00
Reinsurance premiums, net.....	9,895 13
Investment reserve fund.....	186,338 28
Reserve and unpaid losses.....	873 68
Reinsuring Companies' deposit account.....	5,237 57
Total liabilities in Canada.....	\$ 337,869 71

12 GEORGE V, A. 1922

THE PACIFIC COAST—Continued

LIABILITIES—Concluded

(2) Liabilities in other Countries

Reserve of unearned premiums, \$9,303.69; carried out at 80 per cent.....	\$	7,442 96
Special reserve for foreign losses.....		10,000 00
Total liabilities.....	\$	17,442 96
Total liabilities in all countries, except capital stock.....	\$	355,312 67
Excess of assets over all liabilities.....	\$	805,140 13
Capital stock paid in cash.....		552,280 90
Surplus over liabilities and capital.....	\$	252,859 23

INCOME

Premiums	In Canada	In other Countries
	\$ cts.	\$ cts.
Gross premiums written.....	333,120 17	78,074 60
Less reinsurance.....	105,573 32	
Less return premiums.....	58,539 07	16,369 62
Total deduction.....	164,112 39	
Net premiums written.....	169,007 78	61,704 98
Total net premiums written in all countries.....	\$	230,712 76
Interest and dividends earned on bonds stock, etc.....		28,565 78
Rents earned.....		14,045 27
Total income.....	\$	273,323 81

EXPENDITURE

Claims	In Canada	In other Countries
Gross claims incurred during the year.....	119,913 15	59,632 73
Deduct savings and salvage, \$1,803.27; reinsurances, \$52,091.27..	53,894 54	
Net losses incurred for claims.....	66,018 61	59,632 73
Total net losses incurred for claims in all countries.....	\$	125,651 34
Commission or brokerage.....		33,570 33
Adjustment expenses.....		1,830 34
Paid for salaries: Home Office officials and staff, \$30,515.46; do., general and special agents, \$4,067.35; fees: directors, \$3,500; auditors, \$150; travelling expenses, officials, \$929.85....		39,162 66
Taxes and licenses.....		14,299 96
Miscellaneous expenditure, viz: rents, \$2,400; maps and plans, \$1,039.60; advertising, \$601.68; postage, telephone, express and telegrams, \$1,040.75; miscellaneous expenses, \$848.50; underwriters' boards, tariff associations, etc., \$2,413.99; printing and stationery, \$2,638.24; grain insurance expenses, \$628.23; furniture and fixtures, \$675.96; reinsurance premiums, \$1,086.25.....		13,373 20
Total expenditure.....	\$	227,887 83

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THE PACIFIC COAST—*Concluded*

SUMMARY OF RISKS AND PREMIUMS

Fire Risks	In Canada		In Other Countries		Totals in all Countries	
	Amount	Premiums	Amount	Premiums	Amount	Premiums
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1920	28,630,916	309,985 16	12,771,601	35,490 40	41,402,517	345,475 56
Taken during year—new and renewed.....	18,837,701	334,257 50	18,739,304	78,074 60	37,577,005	412,332 10
Total.....	47,468,617	644,242 66	31,510,905	113,565 00	78,979,522	757,807 66
Deduct terminated.....	28,144,916	259,959 45	31,510,905	94,957 62	59,655,821	354,917 07
Gross in force at end of 1920	19,323,701	384,283 21		18,607 38	19,323,701	402,890 59
Deduct reinsured.....	6,953,746	117,335 87			6,953,746	117,335 87
Net in force at December 31, 1921.....	12,369,955	266,947 34		18,607 38	12,369,955	285,554 72

SCHEDULE A

Real estate owned by the Company:—

	Actual cost	Book value
Vancouver, B.C., Lots 1, 2 and 3, Blk. 44, D.L. 541.....	\$ 163,855 20	\$ 163,855 20
“ R.E. No. 4, Lot 10, Blk. 354, D.L. 526.....	10,160 86	10,160 86
“ Lots 18, 19 and 20; B. 55; D.L. 541.....	101,603 89	101,603 89
North Vancouver, B.C. Lots 22, 23, 25 and 26; B. 6; Sub-div. B. of 526.....	33,030 50	33,030 50
Vancouver, B.C., Lot 4; B. 2; Sub. E. of D.L. 183.....	16,509 80	16,509 80
“ Tds Sub. Lots 20, 21, 22; B. 94; D.L. 541.....	27,030 97	27,030 97
“ Lot 18, E½ and W 10', of 17; B. 425; D.L. 526.....	1,343 51	1,343 51
“ North part lot 6, B. 16; D.L. 541.....	240,060 00	188,060 00
“ Lots 29 and 30; B. 82; D.L. 196 and 181.....	8,002 27	8,002 27
“ R.E. 23, W½ L. 16; B. 30; D.L. 185.....	5,402 10	5,402 10
Totals.....	\$ 606,999 10	\$ 554,999 10

SCHEDULE B

Bonds and debentures owned by the Company:—

	Par value	Book value	Market value
<i>Governments—</i>			
Dominion of Canada Victory Loan, 1922, 5½ p.c.....	\$ 47,000 00		\$ 47,000 00
Dominion of Canada Victory Loan, 1923, 5½ p.c.....	81,000 00		81,000 00
Dominion of Canada Victory Loan, 1925, 5 p.c.....	17,000 00	\$ 188,780 51	16,490 00
Dominion of Canada Victory Loan, 1931, 5 p.c.....	6,000 00		5,820 00
Dominion of Canada Victory Loan, 1934, 5½ p.c.....	40,000 00		39,600 00
*Dominion of Canada Victory Loan, 1933, 5½ p.c.....	35,000 00	35,280 00	35,350 00
Dominion of Canada Victory Loan, 1937, 5½ p.c.....	20,000 00		20,800 00
Dominion of Canada Victory Loan, 1922, 5½ p.c.....	41,000 00	60,717 56	41,000 00
United Kingdom, 1937, 5½ p.c.....	40,000 00	40,334 12	40,400 00
Province of Saskatchewan, 1934, 5½ p.c.....	19,953 33	20,102 65	19,953 33
<i>Cities—</i>			
*Edmonton, 1933 to 1941, 4½ p.c.....	14,862 98	48,986 92	46,479 91
*Edmonton, 1934 to 1942, 4½ p.c.....	43,236 91		
<i>Twp.—</i>			
**Richmond, B.C., 1962, 4½ p.c.....	10,000 00	7,600 00	6,100 00
Richmond, B.C., 1962, 4½ p.c.....	10,000 00	7,600 00	6,100 00
Total par, book and market values.....	\$ 400,053 22	\$ 409,401 76	\$ 406,093 24

SCHEDULE C

Stock owned by the company, viz.:—

	Par value	Book value	Market value
219 shares British Columbia Permanent Loan Company of Vancouver, B.C., permanent stock.....	\$ 21,900 00	\$ 16,425 00	\$ 22,557 00

*On deposit with Receiver General. **\$2,000 on deposit with Receiver General.

12 GEORGE V, A. 1922

PACIFIC FIRE INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, CLINTON O. MESERALE—Secretary, HENRY B. LAMY, JR.—Principal Office, New York,
N.Y.—Chief Agent in Canada, HERBERT BEGG—Head Office in Canada, Toronto, Ont.

(Incorporated, 1851. Dominion license issued May 10, 1921)

CAPITAL

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 400,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bond on deposit with Receiver General, viz:—

	Par value	Market value
United States Liberty Loan, 1933, 1938, 4½ p.c.....	\$ 50,000 00	\$ 51,000 00
Carried out at market value.....		\$ 51,000 00

Other Assets in Canada

Cash in Bank of Montreal, Toronto.....	14,357 23
Agents' balances and premiums uncollected.....	6,138 28
Total assets in Canada.....	\$ 71,495 51

LIABILITIES IN CANADA

Total net amount of claims, unadjusted.....	\$ 2,505 00
Reserve of unearned premiums, \$21,084.09; carried out at 80 p.c.....	16,867 27
Taxes due and accrued.....	559 70
Total liabilities in Canada.....	\$ 19,931 97

INCOME IN CANADA

Gross premiums written.....	\$ 33,777 24
Deduct return premiums.....	3,110 58
Net premiums written.....	\$ 30,666 66
Total income in Canada.....	\$ 30,666 66

EXPENDITURE IN CANADA

Gross and net losses incurred during the year.....	\$ 6,644 19
Commission or brokerage.....	8,270 51
Incurred for taxes.....	921 07
Miscellaneous expenditure, viz.:—Printing and stationery, \$939.81; postage, telegrams, telephones and express, \$6.03; advertising, \$26.30; maps and plans, \$150.75.....	1,122 89
Total expenditure in Canada.....	\$ 16,958 66

SESSIONAL PAPER No. 8

PACIFIC FIRE—Continued

RISKS AND PREMIUMS IN CANADA

Risks and Premiums	Fire	
	Amount	Premiums
	\$	\$ cts.
Taken in 1921 new and renewed	3,747,058	33,777 24
Less ceased.....	303,366	4,308 78
Gross and net in force at end of 1921.....	3,443,692	29,468 46

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

LEDGER ASSETS

Mortgage loans on real estate.....	\$ 64,500 00
Book value of bonds and stocks.....	2,033,374 67
Cash on hand, in trust companies and in banks.....	287,287 32
Agents' balances and bills receivable.....	446,672 63
Total.....	\$ 2,831,834 62

NON-LEDGER ASSETS

Interest accrued.....	18,205 07
Reinsurance due on paid losses.....	76,343 86
Market value of bonds and stocks over book value.....	24,945 81
Gross assets.....	\$ 2,951,329 36
Deduct assets not admitted.....	9,777 00
Total admitted assets.....	\$ 2,941,552 36

LIABILITIES

Total net amount of unpaid claims.....	\$ 377,116 17
Unearned premiums.....	1,331,683 82
Federal, state and other taxes due or accrued (estimated).....	30,000 00
Total liabilities (excluding capital stock).....	\$ 1,738,799 99
Joint capital stock paid in cash.....	400,000 00
Surplus over all liabilities.....	802,752 37
Total liabilities.....	\$ 2,941,552 36

INCOME

Net cash received for premiums.....	\$ 1,819,069 46
Interest and dividends.....	124,502 10
Gross profit on sale or maturity of ledger assets.....	2,936 40
Total income.....	\$ 1,946,507 96

DISBURSEMENTS

Net amount paid for claims.....	\$ 1,079,120 03
Expenses of adjustment and settlement of claims.....	31,629 25
Dividends to stockholders.....	60,000 00
Commission or brokerage.....	345,050 03
Field supervisory expenses.....	27,032 21
Salaries, fees and all other charges of officers, directors, trustees and home office employees	118,432 55
Rents.....	7,376 63
Inspections and surveys (including underwriters' boards and tariff associations).....	16,485 77
Federal taxes.....	18,770 66
State taxes on premiums, insurance department licenses and fees.....	47,444 57
Gross loss on sale or maturity of bonds and stocks.....	38,512 62
All other disbursements.....	29,230 20
Total disbursements.....	\$ 1,819,084 52

PACIFIC FIRE—*Concluded*

RISKS AND PREMIUMS

FIRE RISKS

Written or renewed during the year.....	\$ 353,666,276 00
Premiums thereon.....	3,507,236 03
Terminated during the year.....	111,942,713 00
Premiums thereon.....	1,124,199 51
Net in force, December 31, 1921.....	136,999,177 00
Premiums thereon.....	1,317,419 58

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THE PACIFIC MARINE INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President and Manager, L. H. WRIGHT—Vice-President, L. G. McPHILLIPS—Secretary-Treasurer
WYNN JONES—Principal Office, Vancouver, B.C.

(Incorporated July 13, 1906, by an Act of the Parliament of Canada, 6 Edward VII, chapter 140. Dominion
license issued June 9, 1920.)

CAPITAL

Amount of joint stock or guaranteed capital authorized.....	\$ 1,000,000 00
Amount subscribed.....	505,500 00
Amount paid thereon in cash.....	264,060 00

(For List of Shareholders, see Appendix)

ASSETS

Book value of real estate.....	\$ 7,500 00
Loans secured by mortgages, first liens.....	20,000 00
Book value of debentures owned (<i>For details, see Schedule B</i>).....	118,326 63
Cash in banks, viz:—	
Bank of Nova Scotia, Vancouver, B.C.....	\$ 4,348 06
“ “ Montreal.....	892 72
“ “ Halifax.....	1,663 55
“ “ Toronto.....	135 67
“ “ London, Eng.....	636 18
American National Bank, San Francisco.....	3,502 21
Barclays Bank, Limited, London.....	21,775 33
Commercial Bank of Australia, Sydney.....	13,122 00
Banque D'Anvers, Antwerp.....	419 40
Chartered Bank of India, Australia and China, Bombay, India.....	2,068 46
Royal Bank of Canada, Paris.....	1,452 69
First National Bank, Seattle.....	2,208 74
Lanc. and York Bank, Liverpool, Eng.....	583 78
Lanc. and York Bank, Manchester, Eng.....	21,319 81
Total cash in banks.....	74,128 60
Rents due.....	75 00
Interest accrued.....	980 51
Agents' balances and premiums uncollected:—	
Fire (\$2,350.01 written prior to Oct. 1, 1921).....	\$ 6,660 36
Automobile (A) (\$118.74 written prior to Oct. 1, 1921).....	367 89
Automobile (B) (\$83.97 written prior to Oct. 1, 1921).....	348 11
Total.....	7,376 36
Maps and plans, \$1,017.75; furniture and fixtures, \$661.17.....	1,678 92
Reinsurance losses due.....	33 75
All other assets.....	1,666 75
Total assets.....	\$ 231,766 52
Deduct Market value of bonds, etc., under book value.....	1,606 35
Gross assets.....	\$ 230,160 17
Deduct assets not admitted.....	5,898 39
Net admitted assets.....	\$ 224,261 78

LIABILITIES

Net amount of fire claims, adjusted and unpaid.....	\$ 6,523 19
Net amount of fire claims, unadjusted.....	1 23
Net amount of fire claims, resisted, not in suit.....	4,100 00
Net amount of automobile (A) claims, unadjusted.....	25 00
Net amount of claims unsettled.....	\$ 13,083 19

12 GEORGE V, A. 1922

THE PACIFIC MARINE—Continued

LIABILITIES—Concluded

Reserve of unearned premiums:—

Fire.....	\$ 19,072 82
Automobile (A).....	1,486 60
Automobile (B).....	1,439 10
Total, \$21,998.52; carried out at 80 per cent.....	17,598 81
Due for reinsurance premiums (fire).....	1,066 69
Taxes due and accrued.....	56 00
Borrowed money.....	8,500 00
Investment reserve fund.....	66,015 00
Total liabilities in Canada.....	\$ 106,319 69
Liabilities in other countries (Bank overdrafts).....	\$ 21,791 30
Total liabilities in all countries.....	\$ 128,110 99
Excess of assets over liabilities.....	\$ 96,150 79
Capital paid in cash.....	264,060 00

INCOME

Premiums	Class of Business		
	Fire	Auto (A)	Auto (B)
	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	46,740 67	3,127 42	3,103 85
Less reinsurance.....	10,148 17	21 25	
Less return premiums.....	8,872 52	706 19	544 80
Total deduction.....	19,020 69	728 16	
Net premiums written.....	27,719 98	2,399 26	2,559 05
Net premiums written for all classes of business.....	\$ 32,678 29		
Interest earned on investments.....	9,628 22		
Rent earned.....	403 30		
Total income.....	\$ 42,709 81		

EXPENDITURE

Claims	Class of Business		
	Fire	Auto (A)	Auto (B)
	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year.....	32,607 40	349 97	345 62
Less savings and salvage.....	36 00		
Less reinsurance.....	2,321 48		
Total deduction.....	2,357 48		
Net losses incurred during the year.....	30,249 92	349 97	345 62

Total net losses incurred for all classes of business.....	\$ 30,945 51
Adjustment expenses, fire, \$582.19; other, \$45.75.....	627 94
Commission and brokerage, fire, \$10,111.13; other, \$1,427.33.....	11,538 46
Commission on profits, fire.....	347 16
Taxes, fire, \$1,252.39; other, \$17,801.38.....	19,053 77

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THE PACIFIC MARINE—*Concluded*EXPENDITURE—*Concluded.*

*Salaries, fees and travelling expenses: Salaries: chief agency, \$11,386.75; fees: directors, \$90; auditors, \$300; travelling expenses, chief agency, \$9.90.....	\$ 11,786 65
†Miscellaneous expenditure, viz:—Furniture and fixtures, \$11.85; legal expenses, \$2; maps and plans, \$699.96; postage, telegrams, telephones and express, \$373.91; printing and stationery, \$452.03; rents, \$1,020; underwriters' boards, associations, etc., \$282.69; sundry, \$502.49.....	3,344 93
Total expenditure.....	\$ 77,644 42

SUMMARY OF RISKS AND PREMIUMS

Risks and Premiums	Class of Business			
	Fire		Auto (A)	Auto (B)
	Amount	Premiums	Premiums	Premiums
	\$	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	1,162,905	20,920 84	453 96	251 05
Taken in 1921, new and renewed.....	2,563,418	46,740 67	3,127 42	3,103 85
Totals.....	3,726,323	67,661 51	3,581 38	3,354 90
Less ceased.....	1,338,367	25,906 40	586 93	476 70
Gross in force at end of 1921.....	2,387,956	41,775 11	2,994 45	2,878 20
Less reinsured.....	529,565	8,983 56	21 25	
Net in force at end of 1921.....	1,858,391	32,771 55	2,973 20	2,878 20

SCHEDULE B

Bonds and debentures owned by the Company:—

<i>On deposit with Receiver General—</i>	Par value	Book value	Market value
Dominion of Canada Victory Loan, 1933, 5½ p.c.....	\$ 65,000 00	\$ 65,000 00	\$ 65,650 00
Dominion of Canada Victory Loan, 1934, 5½ p.c.....	8,000 00	8,000 00	7,920 00
Dominion of Canada Victory Loan, 1937, 5½ p.c.....	9,000 00	8,924 13	8,910 00
Total on deposit with Receiver General.....	\$ 82,000 00	\$ 81,924 13	\$ 82,480 00
<i>Held by Company—</i>			
Dominion of Canada War Loan, 1934, 5½ p.c.....	\$ 20,000 00	\$ 20,000 00	\$ 19,800 00
British War Loan, 1929/1947, 5 p.c.....	11,542 50	11,542 50	9,580 28
Australian Loan, 1927, 5 p.c.....	4,860 00	4,860 00	4,860 00
Total par, book and market values.....	\$ 118,402 50	\$ 118,326 63	\$ 116,720 28

*(Of which \$1,122 belongs to Fire business.)

†(Of which \$997.77 belongs to Fire business.)

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THE PALATINE INSURANCE COMPANY, LIMITED

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

Managing Director, E. ROGER OWEN—Secretary, HENRY MANN—Principal Office, London,
Eng.—Chief Agent in Canada, W. S. JOPLING—Head Office in Canada, Montreal

(Incorporated August 22, 1900. Dominion license issued March 27, 1912.)

CAPITAL

Amount of capital authorized, subscribed and paid in cash, £200,000.....\$ 973,333 33

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds and debentures on deposit with Receiver General, viz:—

	Par value	Market value
Dominion of Canada, 1924, 5½ p.c.....	\$ 10,000 00	\$ 9,900 00
British Govt. War Loan, 1929–1947, 5 p.c.....	12,166 67	10,098 33
British Govt. War Loan, 1929–1947, 5 p.c.....	48,666 66	40,393 33
British Govt. Funding Loan, 1960–1990, 4 p.c.....	146,000 00	100,740 00
British Govt. Funding Loan, 1960–1990, 4 p.c.....	209,266 67	144,394 00
New Zealand Govt. Cons. Stock, 1929, 4 p.c.....	82,733 33	67,014 00
Corp. Point Grey, 1961, 5 p.c.....	12,166 67	9,885 00
Town of Longue Pointe School, 1951, 5 p.c.....	50,000 00	44,000 00
Town of Maisonneuve School, 1951, 4½ p.c.....	7,000 00	5,670 00
Can. Perm. Mtge. Corp., 1924, 5½ p.c.....	50,000 00	50,000 00

Total on deposit with Receiver General.....\$ 628,000 01 \$ 482,064 66

Carried out at market value.....\$ 482,064 66

Other Assets in Canada

Cash on deposit with Western Canada Grain Association.....1,000 00
Cash at Chief Agency.....7,906 66

Cash in banks—

Union Bank of Canada, Montreal.....	\$ 52,162 21
Union Bank of Canada, Winnipeg.....	2,959 58
Union Bank of Canada, Vancouver.....	5,150 59
Royal Bank of Canada, Montreal.....	3,896 22
Union Bank of Canada, Winnipeg.....	626 36
Union Bank of Canada, St. John.....	895 26
Bank of Nova Scotia, St. John, N.B.....	2,073 33

Total cash in banks.....67,763 54

Agents' balances and premiums uncollected—

Fire (\$2,362.69 on business prior to Oct. 1, 1921).....	\$ 52,687 84
Automobile (A) (\$27.87 on business prior to Oct. 1, 1921).....	1,110 09
Automobile (B) (\$90.75 on business prior to Oct. 1, 1921).....	927 39

Total.....54,725 32

Gross assets in Canada.....\$ 613,460 18

Deduct assets not admitted.....2,481 31

Net admitted assets in Canada.....\$ 610,978 87

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THE PALATINE—Continued

LIABILITIES IN CANADA

Net amount of fire claims, adjusted and unpaid.....	\$ 24,051 62	
Net amount of automobile (A) claims, adjusted and unpaid.....	1,288 17	
Net amount of automobile (B) claims, adjusted and unpaid.....	248 70	
Total net amount of unsettled claims.....	\$ 25,588 49	
Reserve of unearned premiums—		
Fire.....	\$ 300,058 59	
Automobile (A).....	5,988 56	
Automobile (B).....	4,611 29	
Total, \$310,658.44; carried out at 80 per cent.....		248,526 75
Taxes due and accrued, fire, \$47,025.52; other \$200.00.....		47,255 52
Due to Commercial Union.....		6,849 58
Reinsurance premiums due, fire.....		1,512 19
Total liabilities in Canada.....	\$ 329,702 53	

INCOME IN CANADA

Premiums	Class of Business		
	Fire	Auto (A)	Auto (B)
	\$ cts.	\$ cts.	\$ cts.
Gross written.....	514,097 86	20,070 06	18,727 08
Less reinsurance.....	28,324 83	2,545 51	4,798 42
Less return premiums.....	78,047 44	4,912 71	3,661 24
Total deduction.....	106,372 27	7,458 22	8,459 66
Net written.....	407,725 59	12,611 84	10,267 42
Net premiums written for all classes of business.....	\$ 430,604 85		
Interest earned on investments.....	32,474 14		
Total income in Canada.....	\$ 463,078 99		

EXPENDITURE IN CANADA

Claims	Class of Business		
	Fire	Auto (A)	Auto (B)
	\$ cts.	\$ cts.	\$ cts.
Gross claims incurred during the year.....	217,839 78	7,780 96	4,312 64
Less savings and salvage.....	863 62	548 79	
Less reinsurance.....	11,613 00	843 20	829 66
Total deduction.....	12,476 62	1,391 99	
Net incurred for said claims.....	205,363 16	6,388 97	3,482 98
Total net incurred for claims for all classes of business in Canada.....	\$ 215,235 11		
Adjustment expenses, fire, \$4,541.05; other \$281.50.....	4,822 55		
Commission and brokerage, fire, \$84,505.53; other, \$5,615.24.....	90,120 77		
Commission on profits, fire.....	3,710 31		
Taxes.....	18,483 18		

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THE PALATINE—Continued

EXPENDITURE IN CANADA—Concluded.

*Salaries, fees and travelling expenses: Salaries: chief agency, \$16,982.52; other, \$17,198.01; fees, auditors, \$331.32.....	34,511 85
†Miscellaneous expenditure, viz: Advertising, \$544.07; furniture and fixtures, \$215.14; inspections and surveys, \$4,329.03; legal expenses, \$7.50; maps and plans, \$990.61; medical examiners' fees, \$.....; postage, telegrams, telephones and express, \$2,463.10; printing and stationery, \$4,529.04; rents, \$3,367.93; underwriters' boards, associations, etc., \$6,108.43; office expenses, \$3,277.16; automobile, \$2,550.75.....	28,292 76
Total expenditure in Canada.....	\$ 395,176 53

SUMMARY OF RISKS AND PREMIUMS IN CANADA

	Fire		Auto (A)	Auto (B)
	Amount	Premiums	Premiums	Premiums
	\$	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	57,101,768	658,165 48	7,299 42	2,797 83
Taken in 1921, New.....	34,582,062	400,685 25	20,070 06	18,727 08
Renewed.....	10,343,269	113,412 61		
Totals.....	102,027,099	1,172,263 34	27,369 48	21,524 91
Less ceased.....	50,637,016	537,052 58	12,292 75	7,925 06
Gross in force at end of 1921.....	51,390,083	635,210 76	15,076 73	13,599 85
Less reinsured.....	3,075,644	34,734 84	3,099 60	4,377 26
Net in force at end of 1921.....	48,314,439	600,475 92	11,977 13	9,222 59

*(Of which \$31,021.39 belongs to Fire business.)

†(Of which \$25,716.45 belongs to Fire business.)

SESSIONAL PAPER No. 8

THE PALATINE—Continued

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

FIRE REVENUE ACCOUNT

	£	s.	d.		£	s.	d.
Amount of Insurance Fund at the beginning of the year.....	888,473	11	0	Claims under Policies paid and outstanding after deduction of Reinsurances.....	527,882	8	7
Premiums after deduction of Reinsurances.....	821,951	3	10	Commission and Brokerage.....	132,253	15	3
Interest not carried to Profit and Loss Account.....	63	14	10	State Charges—Foreign.....	40,641	7	6
				Contributions to Fire Brigades.....	2,434	9	2
				Expenses of Management.....	166,887	13	4
				Bad Debts.....	234	2	11
				Amount to Profit and Loss Account.....	65,000	0	0
				Amount of Insurance Fund at the end of the year.....	775,154	12	11
					<u>£1,710,488</u>	<u>9</u>	<u>8</u>

PROFIT AND LOSS ACCOUNT

	£	s.	d.		£	s.	d.
Balance of last year's Account.....	84,180	7	8	Dividends paid to Ordinary Shareholders for 1920.....	84,180	7	8
Transferred from Revenue Account.....	65,000	0	0	Dividends paid to Preference Shareholders.....	35	0	0
Interest and Dividends.....	57,829	16	8	Income Tax on Profits.....	41,489	0	0
				Office Fittings and Furniture—Expenditure during year.....	5,206	18	2
				Balance carried to next year's Account.....	76,098	18	6
					<u>£ 207,010</u>	<u>4</u>	<u>4</u>

THE PALATINE—*Concluded*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

BALANCE SHEET

SHAREHOLDERS' CAPITAL—			LIABILITIES			INVESTMENTS—			ASSETS		
	£	s. d.		£	s. d.		£	s. d.		£	s. d.
Preference—100 Shares of £10 each, fully paid.....			Ordinary—19,900 Shares of £10 each, fully paid.....	1,000	0 0	British Government Securities.....	116,455	2 6			
Insurance Fund.....			Investment Reserve and Contingency Fund.....	775,154	12 11	Colonial Government Securities.....	28,060	0 0			
Reinsurance Fund.....			Claims admitted or intimated but not paid, less amounts recoverable under Reinsurances—			Colonial Municipal Securities.....	13,874	16 4			
Fire.....	£133,457	0 0	Accident.....	2,455	0 0	Foreign Government Securities.....	267,407	2 9			
Amounts due to Agents and others.....	32,138	11 6	Amounts due to Commercial Union Assurance Company Limited.....	73,148	4 11	Foreign Municipal Securities.....	82,795	15 8			
Amounts due to other Companies for Reinsurances and Losses.....	50,532	6 0	Bills Payable.....	1,687	13 1	Railway and other Debentures and Debentures Stock—	247,800	4 1			
Profit and Loss Account.....						Home and Foreign.....	41,718	10 8			
						Railway and other Preference and Guaranteed Stocks.....	4,147	18 6			
						Ordinary Stocks.....	230,074	17 2			
						Branch and Agency Balances.....	3,094	19 7			
						Bills receivable.....	144	9 7			
						Outstanding Interest.....	71,635	0 11			
						Amounts due by other Companies for Reinsurances and Losses.....	£ 5,102	0 10			
						Cash:—On Deposit.....					
						In hand and on Current Account.....	307,302	16 5			
							312,404	17 3			
	</										

SESSIONAL PAPER No. 8

PATRIOTIC ASSURANCE COMPANY, LIMITED

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

Chairman, JOHN MOONEY, C.V.O.—Principal Office, Dublin, Ireland—Secretary, STUART C. SMITH—Chief Agent in Canada, LYMAN ROOT—Head Office in Canada, Toronto, Ont.

Established 1824. Commenced business in Canada, August 11, 1921.)

CAPITAL

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 486,666 67

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds on deposit with Receiver General, viz:—

	Par value	Market value
British War Loan, 1929/1947, 5 p.c.....	\$ 73,000 00	\$ 60,590 00
Carried out at market value.....		\$ 60,590 00

Other Assets in Canada

Cash at chief agency.....	439 17
Cash of Union Bank of Canada, Toronto.....	2,130 23
Agents' balances and premiums uncollected.....	7,618 79

Total assets in Canada.....\$ 70,778 19

LIABILITIES IN CANADA

Net amount of claims unadjusted.....	\$ 93 57
Reserve of unearned premiums, \$11,985.73; carried out at 80 per cent.....	9,588 58
Taxes due and accrued.....	779 90

Total liabilities in Canada.....\$ 10,462 05

INCOME IN CANADA

Gross premiums written.....	\$ 14,070 96
Deduct return premiums.....	812 40
Total net premiums written.....	\$ 13,258 56

Total income in Canada.....\$ 13,258 56

EXPENDITURE IN CANADA

Gross and net losses incurred.....	\$ 93 57
Paid for commission or brokerage, fire.....	3,070 36
Paid for taxes, fire.....	1,802 23
Miscellaneous expenditure, viz: Sundries, \$7.50; advertising, \$36.80; printing and stationery, \$3,802.64; maps and plans, \$34.13; underwriters' boards, tariff associations, \$25.90; postage, telegrams, telephones and express and duty, \$10.71.....	3,917 68

Total expenditure in Canada.....\$ 8,943 84

RISKS AND PREMIUMS IN CANADA

Risks and Premiums	Amount	Premiums
	\$	\$ cts.
Taken in 1921, new.....	2,792,512	14,070 96
Less ceased.....	317,033	1,104 10
Gross and net in force at end of 1921.....	2,475,479	12,966 86

PATHOTIC—*Concluded*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

FIRE ACCOUNT

	£	s.	d.		£	s.	d.
Unearned premiums.....	77,385	11	4	Losses.....	127,376	17	1
Premiums (less reinsurance).....	205,723	8	3	Commission.....	28,691	13	9
Interest.....	2,594	14	4	General Expenses.....	49,865	15	0
Balance transferred.....	3,817	0	10	Contributions to fire brigades.....	1,297	1	7
				Unearned premiums, 40 p.c.....	82,289	7	4
	£ 289,520	14	9		£289,520	14	9

PROFIT AND LOSS ACCOUNT

	£	s.	d.		£	s.	d.
Balance brought forward from 1920.....	63,856	2	8	Corporation profits tax.....	1,063	7	0
Income from investments, net.....	4,718	19	0	Income tax.....	1,071	5	5
Personal Accident Account.....	86	14	3	Bad debts.....	5	2	10
Employers' Liability Account.....	2,282	16	2	Balance from Fire Account.....	3,817	0	10
Burglary and General Account.....	843	10	5	Balance carried forward.....	66,211	16	8
Exchange.....	380	10	3		£72,168	12	9
	£72,168	12	9				

BALANCE SHEET

	£	s.	d.	Assets	£	s.	d.
Capital—£100,000—	100,000	0	0	Investments.....	246,668	15	0
20,000 shares of £5 each, fully paid.....	47,000	0	0	Branch and agency balances.....	80,266	17	1
Shareholders deposit.....	82,289	7	4	Sundry debtors.....	209	10	0
Fire Fund.....	188	2	8	Amount due by other offices.....	6,461	5	10
Personal Accident Fund.....	2,742	6	10	Cash on deposit, at bankers, and in hand.....	28,010	4	3
Employers' Liability Fund.....	1,550	1	4				
Burglary and General Fund.....	66,211	16	8				
Balance, profit and loss.....	48,369	12	10				
Outstanding losses, fire.....	286	0	0				
Outstanding losses, burglary and general.....	2,596	0	7				
Branch and agency balances.....	7,057	10	10				
Amount due for reinsurance.....	3,325	13	1				
Sundry creditors.....							
	£361,616	12	2		£ 361,616	12	2

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THE PHENIX FIRE INSURANCE COMPANY OF PARIS, FRANCE

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, P. HOTTINGUER—Principal Office, Paris, France—Chief Agent in Canada, T. F. DOBBIN—Head Office in Canada, 17 St. John St., Montreal

(Established 1819. Dominion license issued March 20, 1915.)

CAPITAL

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 800,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds on deposit with Receiver General, viz:—	Par value	Market value
1,113,333 Francs (French Rentes), 3 p.c.....	\$ 240,606 67	\$ 60,151 67
1,250,000 Francs (French Rentes), 4 p.c.....	241,250 00	74,787 50
Total on deposit with Receiver General.....	<u>\$ 481,856 67</u>	<u>\$ 134,940 17</u>
Carried out at market value.....		\$ 134,940 17

Other Assets in Canada

Cash at head office.....	5,505 93
Cash in Bank of Montreal, Montreal.....	38,989 83
Agents' balances and premiums uncollected.....	23,816 93
Cash advanced to Grain Insurance Association.....	1,000 00
Plans.....	3,177 08
Gross assets in Canada.....	<u>\$ 207,429 94</u>
Deduct assets not admitted.....	3,177 08
Net admitted assets in Canada.....	<u><u>\$ 204,252 86</u></u>

LIABILITIES IN CANADA

Net amount of claims, unadjusted.....	\$ 7,561 00
Net amount of claims, resisted, not, in suit (accrued prior to 1921).....	2,260 00
Total net amount of unsettled claims.....	<u>\$ 9,821 00</u>
Reserve of unearned premiums, \$129,414.27; carried out at 80 per cent.....	103,531 42
Agency expenses due and accrued.....	93 33
Taxes due and accrued.....	3,541 89
Amount of all other liabilities.....	1,371 31
Reinsurance premiums due.....	3,005 59
Total liabilities in Canada.....	<u><u>\$ 121,364 54</u></u>

INCOME IN CANADA

Gross premiums written.....	\$ 271,559 20
Deduct reinsurances, \$46,621.40; return premiums, \$48,482.76.....	95,104 16
Net premiums written.....	<u>\$ 176,455 04</u>
Interest earned.....	329 41
Total income in Canada.....	<u><u>\$ 176,784 45</u></u>

THE PHENIX FIRE OF PARIS—*Continued*

EXPENDITURE IN CANADA

Gross amount incurred for claims occurring during the year.....	\$ 180,017 40	
Deduct savings and salvage, \$161.26; reinsurances, \$67,740.26.....	67,901 52	
Total net amount incurred for claims.....		\$ 112,115 88
Adjustment expenses.....		2,265 55
Commission or brokerage.....		39,201 93
Commission on profits.....		1,246 08
Taxes.....		8,562 69
Miscellaneous expenditure, viz: Administration, \$17,269.13; maps and plans, \$718.28; postage, telegrams, telephones and express, \$799.24; underwriters' boards, tariff associations, \$2,938.45.....		21,725 10
Total expenditure in Canada.....	\$	185,082 35

SUMMARY OF RISKS AND PREMIUMS IN CANADA

Risks and Premiums	Amount	Premiums
	\$	\$ cts.
Gross in force at end of 1290.....	26,702,476	313,637 22
Taken in 1921, new.....	26,629,466	271,559 20
Totals.....	53,331,942	585,196 42
Less ceased.....	26,746,860	276,286 21
Gross in force at end of 1921.....	26,585,082	308,910 21
Less reinsured.....	5,397,345	54,742 73
Net in force at end of 1921.....	21,187,737	254,167 48

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THE PHENIX FIRE OF PARIS—*Concluded*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

PROFIT AND LOSS ACCOUNT		EXPENDITURE	
INCOME			
	Francs c.		Francs c.
Creditor Balance, Profit and Loss Account, 1920.....	495,079.42	Reserve for unadjusted losses (reinsurance deducted).....	4,797,490.00
Premiums, 1921, less ceased (including taxes).....	62,017,188.95	Amortization of values.....	382,757.08
Interest on investments.....	3,496,053.80	Losses adjusted.....	23,680,112.72
Reserved for losses to have been adjusted at Dec. 31, 1920 (reinsurance deducted).....	4,745,170.10	Commissions.....	8,790,104.19
		General expenses.....	5,537,308.27
		Reinsurances.....	12,372,842.01
All other income.....	7,261,691.02	Reserve for unexpired risks.....	17,192,331.98
		Other expenditure.....	671,104.32
		Creditor Balance.....	3,991,133.22
	<u>74,024,050.57</u>		<u>78,015,183.79</u>

BALANCE SHEET		LIABILITIES	
ASSETS			
	Francs c.		Francs c.
Sundry bonds.....	52,480,187.02	Capital paid up.....	8,000,000.00
Buildings.....	5,127,966.83	Statutory reserve.....	17,192,331.98
Cash in banks and with bankers.....	3,003,257.42	Profit reserve.....	8,241,533.11
Cash in hand.....	334,062.20	Contingencies reserve.....	8,111,229.20
Bills receivable.....	51,061.23	Building reserve.....	1,500,000.00
Reinsurance accounts.....	2,084,972.83	Premium reserve for unexpired risks.....	
Sundry debtors accounts.....	830,702.25	Reserve for non-adjusted accounts.....	4,797,490.00
		Special reserve.....	1,000,000.00
		Pension Fund for agents.....	304,807.21
		Losses adjusted, but not paid.....	3,646,189.97
		Dividends to be paid shareholders.....	247,200.00
		Charities.....	100,440.14
		Exchange.....	88,190.82
		Balance, profit and loss account.....	3,991,133.22
		Sundry creditors accounts.....	10,743,051.45
	<u>63,912,209.78</u>		<u>78,015,183.79</u>

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PHENIX ASSURANCE COMPANY, LIMITED

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

Chairman, Sir GERALD H. RYAN, Bart.—General Manager, R. Y. SKETCH—Principal Office—
Phoenix House, King William St., London, E.C., Eng.—Chief Agent in Canada, J. B.
PATERSON—Head Office in Canada, Montreal.

(Organized A.D. 1782. Commenced business in Canada, A.D. 1804. In 1908 an Act was passed by the Parliament of Canada, 7-8 Edward VII, Cap. 145, providing that notwithstanding anything contained in The Insurance Act a license might be granted to the Company to carry on in Canada in addition to its fire insurance business, the existing life insurance business in Canada of the Pelican and British Empire Life Office. In 1910 a further Act was passed by the Parliament of Canada empowering the Company to transact in Canada life insurance business generally. A license was granted to the Company for life insurance on April 4, 1910.)

CAPITAL

Amount of capital authorized and subscribed.....	£ 3,667,795	\$17,849,935 42
Amount paid thereon in cash.....	880,000	4,282,666 60

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Market value of bonds and debts. on deposit with Receiver General. (<i>For details, see Schedule B</i>).....	\$ 1,319,913 33
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Other Assets in Canada

Market value of real estate.....	110,000 00
Market value of bonds held by Company (<i>For details, see Schedule C</i>).....	198 00
Market value of stock held by Company (<i>For details, see Schedule D</i>).....	814,240 00
Cash at head office in Canada.....	1,008 27
Cash in banks, viz:—	
Bank of Montreal, Montreal.....	\$ 67,640 62
Bank of Montreal, Vancouver.....	14,802 93
Imperial Bank, Toronto.....	180 88
Bank of Montreal, Winnipeg.....	20,553 58
Bank of Montreal, Halifax.....	3,194 25
Total cash in banks.....	106,372 26
Agents' balances and premiums uncollected (\$1,648.00 on business prior to Oct. 1, 1921.)....	157,010 38
Interest accrued.....	16,729 94
Office furniture and plans.....	15,358 49
Deposit with Royal Trust Co.....	9,292 81
All other assets.....	30,405 70
Gross assets in Canada.....	\$ 2,303,022 31
Deduct assets not admitted.....	17,006 49
Net admitted assets in Canada.....	\$ 2,286,015 82

LIABILITIES IN CANADA

Net amount of claims, unadjusted.....	\$ 40,718 97
Net amount of claims, resisted, in suit.....	4,005 00
Net amount of claims, adjusted and unpaid.....	922 48
Total net amount of unsettled claims (\$4,338 accrued prior to 1921).....	\$ 45,646 45
Reserve of unearned premiums, \$943,215.17; carried out at 80 per cent.....	754,572 14
Reinsurance premiums.....	34,892 52
Profit commission.....	3,389 69
Taxes due and accrued.....	23,700 89
Total liabilities in Canada.....	\$ 856,579 11

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PHENIX ASSURANCE—Continued

INCOME IN CANADA

Gross premiums written.....	\$1,715,757 98
Deduct reinsurances, \$192,506.15; return premiums, \$297,898.43.....	490,404 58
Net premiums written.....	\$ 1,225,353 40
Interest earned on investments.....	88,441 01
Rents earned.....	2,966 71
Income from other sources.....	141 82
Total income in Canada.....	\$ 1,316,902 94

EXPENDITURE IN CANADA

Gross losses incurred for claims during the year.....	\$ 785,157 49
Deduct reinsurances, \$131,138.25; salvage, \$1,925.53.....	133,063 78
Net losses incurred for said claims.....	\$ 652,092 71
Adjustment expenses.....	11,255 88
Commission or brokerage.....	240,858 18
Commission on profits.....	3,389 69
Salaries, \$127,248.59; fees, directors, \$600; auditors, \$675; travelling expenses, \$12,821.21.....	141,344 83
Taxes.....	41,759 29
Miscellaneous expenditure, viz: Advertising, \$1,389.06; office expenses, \$18,893.29; board of underwriters, \$16,854.69; legal expenses, \$1,522.27; maps and plans, \$3,692.30; postage, telegrams, telephones and express, \$6,426.87; stationery and printing, \$6,707.29; rents, \$8,405.75; sundries, \$4,279.41; furniture and fixtures, \$872.26; total, \$69,043.19 (less \$30,405.70, proportion general expenses recovered from Acadia Fire Insurance Co., and recovered from Columbia Ins. Co., \$11,045.72).....	27,591 77
Total expenditure in Canada.....	\$ 1,118,292 35

RISKS AND PREMIUMS IN CANADA

	Amount	Premiums
	\$	\$ cts.
Gross in force at end of 1920.....	186,031,237	1,921,263 15
Taken in 1921 New.....	97,341,542	1,236,998 61
Renewed.....	40,605,894	478,759 37
Totals.....	323,978,673	3,637,021 13
Less ceased.....	148,186,912	1,555,473 61
Gross in force at end of 1921.....	175,791,761	2,081,547 52
Less reinsured.....	20,124,911	204,419 53
Net in force at end of 1920.....	155,666,850	1,877,127 99

SCHEDULE B

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value	Market value
Dominion of Canada War Loan, 1922, 5 p.c.....	\$ 192,000 00\$	192,000 00
Dominion of Canada War Loan, 1923, 5 p.c.....	16,000 00	16,000 00
Dominion of Canada War Loan, 1937, 5 p.c.....	72,000 00	74,880 00
Province of Quebec Inscribed Stock, 1937, 3 p.c.....	84,553 33	65,951 60
City of Calgary, 1931, 4½ p.c.....	7,786 67	6,696 54
City of Calgary, 1941, 4½ p.c.....	32,120 00	25,053 60
City of Edmonton, 1930, 4½ p.c.....	26,280 00	22,600 80
City of Edmonton, 1950, 4½ p.c.....	17,520 00	12,789 60
City of Edmonton, 1928, 5 p.c.....	24,333 33	22,386 66
City of Edmonton, 1933, 5 p.c.....	34,066 67	29,638 00
City of Edmonton, 1948, 5 p.c.....	24,333 33	19,466 66
City of Montreal, 1925, 4 p.c.....	6,000 00	5,640 00

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PHOENIX ASSURANCE—Continued

SCHEDULE B—Concluded.

Bonds and debentures on deposit with Receiver General, viz.:—Concluded.

	Par value	Market value
City of Montreal reg'd. stock, 1953, 4½ p.c.....	18,006 67	14,945 54
City of New Westminster, 1959, 5 p.c.....	48,666 67	37,960 00
City of Port Arthur, 1940, 4½ p.c.....	43,800 00	34,602 00
City of Regina, 1933, 5 p.c.....	24,333 33	21,656 66
City of Toronto, 1944, 3½ p.c.....	73,000 00	53,290 00
City of Toronto, 1945, 3½ p.c.....	14,600 00	10,658 00
City of Victoria, 1959, 4 p.c.....	45,746 66	30,192 80
City of Victoria, 1960, 4 p.c.....	24,333 34	16,060 00
City of Westmount, 1954, 4 p.c.....	50,000 00	37,500 00
City of Winnipeg, 1940, 4 p.c.....	48,666 67	38,933 34
City of Winnipeg, 1940-60, 4 p.c.....	36,500 00	26,645 00
Can. Northern Ry. g'teed. deb. stock, 1953, 3 p.c.....	24,333 33	13,626 66
Can. Northern Ry. 1st mortgage, 1958, 3½ p.c.....	38,933 33	25,306 66
Can. Northern Alta. Ry., 1st mortgage, 1960, 3½ p.c.....	82,733 33	53,776 66
Can. Northern Ont. Ry., 1st mortgage, 1938, 3½ p.c.....	24,333 33	16,060 00
Can. Northern Ont. Ry., 1st mortgage, 1961, 3½ p.c.....	114,366 67	74,338 34
G.T.P. Ry. 1st mortgage, 1962, 3 p.c.....	70,566 67	43,751 34
Total on deposit with Receiver General.....	\$ 1,319,913 33\$	1,042,406 46

SESSIONAL PAPER No. 8

PHENIX ASSURANCE—Continued
GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

FIRE REVENUE ACCOUNT

	£	s.	d.	£	s.	d.
Amount of funds at the beginning of the year—						
Reserve for unexpired risks.....	2,069,000	0	0			
General reserve.....	2,000,000	0	0			
Premiums.....				4,069,000	0	0
				4,745,020	14	11
Claims paid and outstanding.....						
Contributions to fire brigades.....				25,872	12	7
Commission.....				798,266	7	10
Expenses of management.....				1,216,055	5	10
Transferred to profit and loss account.....						
Amounts of funds at the end of the year—						
Reserve for unexpired risk.....				1,898,000	0	0
General reserve.....				2,000,000	0	0
				3,898,000	0	0
	£			£	8,814,020	14 11

PROFIT AND LOSS ACCOUNT

	£	s.	d.	£	s.	d.
Balance of last year's account.....	580,635	1	6			
Transferred from "Norwich Union Fire" (Adjustment Account).....	365,976	12	7			
Interest, dividends and rents—						
Not carried to other accounts.....	479,778	7	5			
Less income tax thereon.....	143,864	3	7			
Trading profit transferred—						
From Fire account.....	274,482	5	9			
" Accident account.....	103,364	11	10			
" Marine account.....	23,157	4	5			
Less income, excess profits and other taxes.....	401,004	2	0			
Transfer fees.....	24,914	19	10			
	376,089	2	2			
	1,082	17	2			
	£	1,293,721	4 8	£	1,293,721	4 8

PHENIX ASSURANCE—*Concluded*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

BALANCE SHEET

LIABILITIES		£	s.	d.	Assets		£	s.	d.	
Capital (fully subscribed) £3,667,795—					By mortgages on property within the United Kingdom.....					
In 309,755 £10 shares, £1 paid.....					309,755	0	0	335,087	18	5
In 130,245 £1 shares, fully paid.....					130,245	0	0	3,711	6	10
In 440,000 £1 shares ("Norwich Union Fire" shares).....					440,000	0	0			
Fire Insurance Funds.....								2,189,400	0	0
Marine Insurance Funds.....								60,622	0	0
Accident Insurance Funds.....								683,999	0	0
Profit and Loss Account.....								110,130	0	0
4% Debenture Stock (Law Life).....					1,000,000	0	0	254,612	0	0
" (1911).....					277,950	0	0	1,269,381	0	0
" (Norwich and London).....					492,442	0	0	176,130	0	0
Interest accrued but not due.....								574,457	0	0
Claims admitted but not paid.....								1,773,158	0	0
Outstanding accounts.....								202,036	0	0
Dividends.....								332,678	0	0
Debenture Stock Interest.....								13,884	0	0
Bills payable.....								3,932	0	0
Life Department funds and outstanding liabilities.....								1,010,837	17	6
					1,962,455	3	9	20,000	0	0
					800	1	8	14,441	3	10
					97	12	7	7,116	18	4
					17,756	18	5	7,534	14	8
					11,903,730	15	4	1,014,286	6	6
								16,477	5	8
								943,384	8	0
								80,697	2	4
								5,157	9	4
								638,295	18	1
								231,917	12	5
								66,190	8	2
								3,750	0	0
								10,000	0	0
								45,500	4	0
								11,903,730	15	4

SESSIONAL PAPER No. 8

THE PHOENIX INSURANCE COMPANY, HARTFORD, CONN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920

President, EDW. MILLIGAN—Secretary, THOMAS C. TEMPLE—Principal Office, Hartford, Conn.—
Chief Agent in Canada, J. W. TATLEY—Head Office in Canada, Montreal

(Incorporated May 31, 1854. Commenced business May 20, 1890.)

CAPITAL

Amount of joint stock capital authorized.....	\$10,000,000 00
Amount subscribed and paid in cash.....	3,000,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Market value of bonds and debentures on deposit with Receiver General (<i>For details, see Schedule B</i>).....	\$ 516,444 80
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Other Assets in Canada

Cash at head office in Canada.....	330 90
Cash in banks, viz.:—	
Imperial Bank of Canada, Montreal.....	\$ 31,238 49
Bank of Nova Scotia, St. John, N.B.....	6,522 77
Imperial Bank of Canada (savings acct.).....	65,591 68
Total cash in banks.....	103,352 94
Agents' balances and premiums uncollected:—	
Fire (\$8,303.87 written prior to Oct 1, 1921).....	96,788 32
Hail (written prior to Oct. 1, 1921).....	2,759 15
Interest accrued.....	8,405 12
Gross assets in Canada.....	\$ 728,081 23
Deduct assets not admitted.....	11,063 02
Net admitted assets in Canada.....	\$ 717,018 21

LIABILITIES IN CANADA

Net amount of fire claims, adjusted and unpaid.....	\$ 7,393 94
Net amount of fire claims, unadjusted.....	21,647 79
Net amount of fire claims, resisted, in suit.....	6,740 19
Net amount of fire claims, resisted, not in suit.....	2,600 00
Net amount of automobile (A) claims, adjusted and unpaid.....	161 00
Net amount of automobile (A) claims, unadjusted.....	270 00
Net amount of hail claims, adjusted and unpaid.....	94 02
Total net amount of unsettled claims.....	\$ 38,906 94
Reserve of unearned premiums, fire, \$353,310.56; automobile (A), \$7,961.45. Total,	
\$361,272.01; carried out at 80 per cent.....	289,017 61
Taxes due and accrued (estimated).....	27,445 27
Total liabilities in Canada.....	\$ 355,369 82

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THE PHOENIX OF HARTFORD—Continued

INCOME IN CANADA

Premiums	Class of Business			
	Fire	Automobile (A)	Hail	
	\$ cts.	\$ cts.	\$ cts.	
Gross premiums written.....	740,560 10	26,677 75	257,031 76	
Less reinsurance.....	180,814 57	763 55	94,933 76	
Less return premiums.....	135,112 60	5,954 88	2,538 12	
Total deduction.....	315,927 17	6,718 43	97,471 88	
Net premiums written.....	424,632 93	19,959 32	159,559 88	

Net premiums written for all classes of business.....	\$ 604,152 13
Interest earned on investments.....	68,432 43
Total income in Canada.....	\$ 672,584 56

EXPENDITURE IN CANADA

Claims	Class of Business			
	Fire	Automobile (A)	Hail	
	\$ cts.	\$ cts.	\$ cts.	
Gross losses incurred during the year.....	378,262 95	632 67	248,866 84	
Less savings and salvage.....	375 49			
Less reinsurance.....	132,544 50		79,073 60	
Total deduction.....	132,919 99			
Net loss incurred during the year.....	245,342 96	632,67	169,793 24	

Total net losses incurred for all classes of business.....	\$ 427,768 87
Adjustment expenses, fire, \$5,285.36; other, \$7,555.14.....	12,840 50
Commission and brokerage, fire, \$84,199.45; other, \$46,931.81.....	131,131 26
Commission on profits, fire, \$5,613.69; other, \$43.88.....	5,657 57
Taxes, fire, \$18,284.39; other, \$4,280.61.....	23,683 74
*Salaries, fees and travelling expenses:—Salaries:—Chief Agency, \$27,990.23; general and special agents, \$4,511.13; fees, auditors, \$445.60; travelling expenses:—chief agency, \$338.72; agents, \$5,791.42.....	39,077 10
†Miscellaneous expenditure, viz.:—Advertising, \$692.84; furniture and fixtures, \$370.70; inspections and surveys, \$1,273.23; maps and plans, \$2,850.79; postage, telegrams, telephones and express, \$4,285.93; printing and stationery, \$9,511.96; rents, \$5,457.41; underwriters' boards, associations, etc., \$7,818.94; sundry, \$412.11.....	32,703 91
Total expenditure in Canada.....	\$ 672,862 95

*(Of which \$39,075.85 belongs to fire business.)

†(Of which \$28,241.50 belongs to Fire business.)

SESSIONAL PAPER No. 8

THE PHOENIX OF HARTFORD—Continued

SUMMARY OF RISKS AND PREMIUMS IN CANADA

Risks and Premiums	Class of Business			
	Fire		Automobile (A)	Hail
	Amount	Premiums	Premiums	Premiums
	\$	\$ cts.	\$ cts.	\$ cts
Gross in force at end of 1920.....	83,809,589	951,110 24	23,660 66	
Taken in 1921, new and renewed.....	65,877,527	740,560 10	26,677 75	257,031 76
Totals.....	149,687,116	1,691,670 34	50,338 41	
Less ceased.....	70,198,074	784,630 16	34,113 22	257,031 76
Gross in force at end of 1921.....	79,489,042	907,040 18	16,225 19	
Less reinsured.....	19,058,298	204,420 98	279 29	
Net in force at end of 1921.....	60,430,744	702,619 20	15,945 90	

SCHEDULE B

Bonds and debentures on deposit with Receiver General:—

	Par value	Market value
Dom. of Can. Victory Loan, 1934, 5½ p.c.....	\$ 50,000 00	\$ 49,500 00
Prov. of New Brunswick, 1922, 4 p.c.....	5,000 00	4,950 00
Prov. of Ontario, 1935, 6 p.c.....	50,000 00	51,500 00
<i>Cities—</i>		
Brantford, 1934, 4 p.c.....	20,000 00	17,000 00
Brantford, 1942, 4½ p.c.....	7,000 00	5,950 00
Brantford, 1952, 5 p.c.....	20,000 00	18,000 00
Guelph, 1929, 4½ p.c.....	20,000 00	18,600 00
Kingston, 1943, 4½ p.c.....	25,000 00	22,000 00
Lachine, 1953, 5 p.c.....	25,000 00	20,000 00
Montreal, 1939, 3½ p.c.....	50,000 00	37,500 00
Montreal (St. Louis), 1941, 4 p.c.....	40,000 00	32,000 00
Montreal West, 1952, 5 p.c.....	10,000 00	8,900 00
Ottawa, 1934, 4½ p.c.....	10,000 00	9,000 00
St. Boniface, 1930, 5 p.c.....	25,000 00	22,000 00
St. Hyacinthe, 1953, 5 p.c.....	25,000 00	21,750 00
Toronto, 1948, 4 p.c.....	54,993 33	42,894 80
Toronto (Elec. Dist. Plant), 1953, 4½ p.c.....	45,000 00	37,350 00
Victoria, 1928, 5 p.c.....	20,000 00	18,600 00
Westmount, 1945, 4 p.c.....	50,000 00	39,000 00
<i>Town—</i>		
Outremont, 1950, 5 p.c.....	25,000 00	21,750 00
<i>School—</i>		
Montreal (St. Henri), R.C., 1949, 4½ p.c.....	20,000 00	16,200 00
Total on deposit with Receiver General.....	\$ 596,993 33	\$ 516,444 80

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

LEDGER ASSETS

Book value of real estate.....	\$ 650,756 68
Mortgage loans on real estate, first liens.....	144,150 00
Loans secured by pledge of bonds, stocks or other collateral.....	100,000 00
Book value of bonds owned by the company.....	17,092,356 89
Cash on hand, in banks and trust companies.....	1,705,489 25
Agents' balances.....	2,035,754 90
Bills receivable.....	7,612 22
Reinsurance due.....	68,650 31
All other ledger assets.....	2,000 00
Total ledger assets.....	\$21,806,770 25

12 GEORGE V, A. 1922

THE PHOENIX OF HARTFORD—*Concluded*

NON-LEDGER ASSETS

Interest and rents due and accrued.....	\$ 190,274 45
Market value of real estate over book value.....	21,377 74
Market value of bonds and stocks over book value.....	2,073,084 11
Reinsurance due from other companies on paid losses.....	140,389 72
Gross assets.....	\$24,231,896 27
Deduct assets not admitted.....	217,867 94
Total admitted assets.....	\$24,014,028 33

LIABILITIES

Net amount of unpaid losses and claims.....	\$ 1,677,736 70
Total unearned premiums.....	9,511,356 21
Salaries, rents, expenses, bills, accounts, etc., due or accrued.....	30,000 00
Federal, state, and other taxes due or accrued (estimated).....	300,000 00
Contingent commissions or other charges due and accrued.....	50,000 00
Expenses of investigation and adjustment of losses.....	20,150 00
Interest on mortgage loans.....	99 75
Total liabilities (not including stock).....	\$11,589,342 66
Joint stock capital paid up in cash.....	3,000,000 00
Surplus over all liabilities.....	9,424,685 67
Total liabilities.....	\$24,014,028 33

INCOME

Net cash received for premiums other than perpetuals.....	\$ 9,825,107 86
Received for interest and dividends.....	1,176,603 12
Rents.....	83,097 26
Conscience money.....	35 00
Agents' balances previously charged off.....	2,584 45
Gross profit on sale of bonds.....	12,634 29
Total income.....	\$11,100,117 98

DISBURSEMENTS

Net amount paid for losses.....	\$ 5,425,426 11
Expenses of adjustment and settlement of losses.....	114,750 46
Paid stockholders for interest or in dividends.....	847,300 62
Allowances to agents and brokerage.....	2,141,785 32
Total field supervisory expenses.....	360,150 78
Federal taxes.....	151,598 33
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	704,461 60
Rents.....	59,348 95
Fire department, patrol, and salvage corps assessments, fees, taxes and expenses.....	423,994 03
Inspections and surveys, including underwriters, boards and tariff associations.....	252,524 63
Taxes on real estate, \$15,818.70; other expenses, \$36,596.36.....	52,415 06
Gross loss on sale or maturity of ledger assets.....	101,546 00
Agents' balances charged off.....	11,201 35
All other disbursements.....	174,538 14
Total disbursements.....	\$10,851,041 38

RISKS AND PREMIUMS

FIRE

Fire risks written or renewed during the year.....	\$ 1,374,412,681 00
Premiums thereon.....	12,981,029 10
Amount terminated during the year.....	224,322,461 00
Premiums thereon.....	1,998,426 26
Net amount in force at December 31, 1921.....	\$70,081,119 00
Premiums thereon.....	8,367,928 18

SESSIONAL PAPER No. 8

PICTOU COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, G. W. THOMPSON—Vice-President, A. D. MCKAY—Manager and Secretary, E. HARRIS
—Head Office, Pictou, N.S.

(Incorporated in 1904 by chap. 46 of the statutes of Nova Scotia. Dominion license issued Jan. 1919.)

(For List of Shareholders, see Appendix)

ASSETS

Book value of bonds and debts. (<i>For details, see Schedule B</i>).....	\$	18,748 90
Agents' balances and premiums.....		128 30
Cash on hand, \$119.48, and in Royal Bank of Canada, Pictou, N.S., \$1,853.48. Total.....		1,972 96
Interest accrued.....		248 67
Amount of premium notes on hand.....	\$	24,679 60
Deduct amount paid thereon.....		12,339 80
Balance.....		12,339 80
Add market value of bonds, stocks over book value.....		33 10
Gross assets.....	\$	33,471 73
Deduct assets not admitted.....		12,339 80
Net admitted assets.....	\$	21,131 93

LIABILITIES

Reserve of unearned premiums, \$6,567.44; carried out at 80 per cent.....	\$	5,253 95
Total liabilities.....	\$	5,253 95
Excess of assets over liabilities.....	\$	15,877 98

INCOME

Gross premiums written.....	\$	4,584 45
Deduct return premiums.....		37 25
Total net premiums written.....	\$	4,547 20
Interest earned on investments.....		979 11
Policy fees.....		202 00
Total income.....	\$	5,728 31

EXPENDITURE

Total net amount incurred for claims.....	\$	375 10
Adjustment expenses.....		11 00
Salaries and travelling expenses: Salaries, head office officials, \$332.40; general and special agents, \$520.18; fees, directors, \$26.10; auditors, \$12.10;.....		911 58
Miscellaneous expenditure, viz.: Postage, telegrams, telephones and express, printing and stationery, \$75.75.....		75 75
Total expenditure.....	\$	1,373 43

PICTOU COUNTY FARMERS'—*Concluded*

RISKS AND PREMIUMS

	Amount	Premiums
	\$	\$ cts.
Gross in force at end of 1920.....	1,474,900	11,256 62
Taken during 1921—new and renewed.....	519,375	4,584 45
Total.....	1,994,275	15,841 07
Deduct terminated.....	457,500	3,503 20
Gross and net in force at end of 1921.....	1,536,775	12,337 87

SCHEDULE B

Bonds and debentures owned—	Par value	Book value	Market value
*Dom. of Canada War Loan, 1931, 5 p.c.....	\$ 1,000 00	\$ 972 21	\$ 920 00
*Dom. of Canada Victory Loan, 1933, 5½ p.c.....	1,000 00	1,100 00	1,010 00
Dom. of Canada, Victory Loan, 1933, 5½ p.c.....	500 00	500 00	505 00
Dom. of Canada Victory Loan, 1934, 5½ p.c.....	2,000 00	2,000 00	1,980 00
*Dom. of Canada Victory Loan, 1937, 5½ p.c.....	4,000 00	3,951 13	4,160 00
Amherst, 1943, 5 p.c.....	1,000 00	992 50	890 00
Dartmouth, 1943, 5 p.c.....	1,000 00	1,000 00	890 00
Hull, 1943, 5 p.c.....	1,200 00	1,164 00	1,092 00
Laurencetown, 1942, 4½ p.c.....	1,000 00	920 00	780 00
Pictou County, 1939, 5½ p.c.....	1,500 00	1,500 00	1,515 00
Pictou County, 1940, 5½ p.c.....	2,000 00	1,800 00	2,020 00
North Sydney, 1941, 6 p.c.....	3,000 00	2,949 06	2,970 00
Total par, book and market values.....	\$ 19,200 00	\$ 18,748 90	\$ 18,782 00

*On deposit with Receiver General.

SESSIONAL PAPER No. 8

PROVIDENCE WASHINGTON INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, C. D. DUNLOP—Secretary, A. G. BEALS—Principal Office, Providence, R.I.—Chief Agent in Canada, ROBT. HAMPSON and SON, LIMITED—Head Office in Canada, Montreal.

(Incorporated, 1799. Dominion license issued January 9, 1912)

CAPITAL

Amount of capital authorized, subscribed and paid in cash.....\$ 1,000,000 00

ASSETS IN CANADA

Held solely for the Protection of Canadian policyholders

Bonds and debt on deposit with Receiver General, viz.:—

	Par value	Market value
Dom. of Can. War Loan, 1924, 5½ p.c.....	\$ 25,000 00	\$ 24,750 00
Dom. of Can. War Loan, 1934, 5½ p.c.....	75,000 00	74,200 00
Commonwealth of Massachusetts, 1936, 3½ p.c.....	6,000 00	5,760 00
Commonwealth of Massachusetts, 1938, 3½ p.c.....	40,000 00	38,400 00
State of Rhode Island, 1958, 3½ p.c.....	100,000 00	90,000 00
City of Montreal, Prot. School, 1942, 4 p.c.....	75,000 00	58,500 00

Total on deposit with Receiver General.....\$ 321,000 00 \$ 291,610 00

Carried out at market value.....\$ 291,610 00

Other Assets in Canada

Cash in banks, viz.:—

Bank of Montreal, Calgary.....	\$ 6,747 67
Bank of Montreal, Montreal.....	40,212 05
Bank of Montreal, Vancouver.....	911 80

Total cash in banks.....\$ 47,871 52

Interest accrued.....4,341 66

Agents' balances and premiums uncollected, viz.:—

Fire.....	\$ 2,374 55
Automobile (A).....	586 23

Total.....2,960 78

Total assets in Canada.....\$ 346,783 96

LIABILITIES IN CANADA

Net amount of fire claims, unadjusted.....	\$ 11,397 08
Net amount of automobile (A) claims, unadjusted.....	3,025 00
Net amount of automobile (B) claims, unadjusted.....	615 00

Total net amount of unsettled claims.....\$ 15,038 00

Reserve of unearned premiums: fire, \$139,962 15; automobile (A) \$9,436.15; automobile (B) \$828.25; explosion, \$1,555.91; total, \$151,782.46; carried out at 80 per cent.....121,425 97

Taxes due and accrued.....8,793 08

Total liabilities in Canada.....\$ 145,256 13

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PROVIDENCE WASHINGTON—Continued

INCOME IN CANADA

Premiums	Class of Business			
	Fire (A)	Automobile (A)	Automobile (B)	Explosion
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	313,466 18	30,846 19	4,202 45	5,193 82
Less reinsurance.....	23,936 80			58 56
Less return premiums.....	60,343 46	7,579 44	1,327 29	985 28
Total deduction.....	84,280 26			1,043 84
Net premiums written.....	229,185 92	23,266 75	2,875 16	4,149 98
Net premiums written for all classes of business.....				\$ 259,477 81
Interest earned on investments.....				10,402 50
Total income in Canada.....				\$ 269,880 31

EXPENDITURE IN CANADA

Claims	Class of Business		
	Fire	Automobile (A)	Automobile (B)
	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year.....	135,164 46	22,540 11	3,110 41
Less savings and salvage.....	136 55		
Less reinsurance.....	24,323 64		
Total deduction.....	24,460 19		
Net losses incurred during the year.....	110,704 27	22,540 11	3,110 41
Total net losses incurred for all classes of business.....			\$ 136,354 79
Adjustment expenses, fire, \$3,910.41; other, \$1,142.39.....			5,052 80
Commission and brokerage, fire, \$55,447.93; other, \$9,105.74.....			64,553 67
Taxes.....			12,681 12
Salaries and travelling expenses:—Salaries:—\$2,451.48; travelling expenses:—chief agency, \$1,788.90; agents, \$1,171.41.....			5,411 79
Miscellaneous expenditure, fire, viz.:—Advertising, \$2.50; furniture and fixtures, \$101.64; maps and plans, \$256.55; postage, telegrams, telephones and express, \$1,019.53; printing and stationery, \$2,077.23; rents, \$506; underwriters' boards, associations, etc., \$4,692.79; sundry, \$541.72.....			9,197 96
Total expenditure in Canada.....			\$ 233,252 13

SESSIONAL PAPER No. 8

PROVIDENCE OF WASHINGTON—Continued

SUMMARY OF RISKS AND PREMIUMS IN CANADA

Fire	Class of Business				
			Automobile (A)	Automobile (B)	Explosion
	Amount	Premiums	Premiums	Premiums	Premiums
	\$	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	32,321,065	329,564 82	19,555 15	5,637 12	2,928 42
Taken in 1921, new and renewed.....	33,519,358	313,466 18	30,846 19	4,202 45	5,193 82
Totals.....	65,840,423	643,031 00	50,401 34	9,839 57	8,122 24
Less ceased.....	35,863,876	336,983 56	31,529 03	8,183 06	4,972 93
Gross in force at end of 1921.....	29,976,547	306,047 44	18,872 31	1,656 51	3,149 31
Less reinsured.....	3,496,488	27,105 57			37 50
Net in force at end of 1921.....	926,480,05	278,941 87	18,872 31	1,656 51	3,111 50

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

LEDGER ASSETS

Book value of real estate.....	\$ 100,000 00
Book value of bonds and stocks.....	6,416,927 34
Cash on hand, in trust companies and in bank.....	772,982 03
Agents' balances.....	1,052,148 75
Bills receivable.....	47,823 29
Other ledger assets.....	40,134 99
Total ledger assets.....	\$ 8,430,016 40

NON-LEDGER ASSETS

Interest due and accrued.....	42,125 49
Market value of bonds and stocks over book value.....	956,453 16
Other non-ledger assets.....	59,008 02
Gross assets.....	\$ 9,487,603 07
Deduct assets not admitted.....	25,160 20
Total admitted assets.....	\$ 9,462,442 87

LIABILITIES

Net amount of unpaid claims.....	\$ 1,320,813 75
Total unearned premiums.....	4,076,498 50
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	10,000 00
Federal, state and other taxes due and accrued (estimated).....	143,500 00
Contingent commissions or other charges due or accrued.....	20,000 00
Funds held under reinsurance treaties.....	50,866 25
Total liabilities, except capital stock.....	\$ 5,621,678 50
Capital stock paid up in cash.....	1,000,000 00
Special Reserve Fund.....	500,000 00
Guaranty Surplus Fund.....	500,000 45
Surplus over all liabilities.....	1,840,764 37
Total liabilities.....	\$ 9,462,442 87

INCOME

Net cash received for premiums.....	\$ 5,741,555 66
Interest and dividends.....	410,003 03
Rents.....	16,733 32
Agents' balances previously charged off.....	478 28
Gross profits on sale or maturity of stocks and bonds.....	8,168 75
Increase by adjustment in book value of tocks.....	4,843 98
Total income.....	\$ 6,181,783 02

12 GEORGE V, A. 1922

PROVIDENCE OF WASHINGTON—*Concluded*

DISBURSEMENTS

Net amount paid for claims.....	\$ 3,871,394 99
Expenses of adjustment and settlement of claims.....	71,845 53
Dividends paid stockholders.....	160,000 00
Commissions or brokerage.....	1,323,857 12
Field supervisory expenses.....	116,971 29
Salaries, fees and all other charges of officers, directors, trustees and home office employees	298,454 40
Rents.....	26,259 55
Inspection and surveys, including underwriters' board and tariff associations..	148,680 78
Real estate, taxes, \$2,869 02; repairs, \$9,861.93.....	12,730 95
State taxes, Insurance Department licenses and fees.....	203,705 01
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	32,260 28
Federal taxes.....	59,742 79
Advertising and subscriptions, \$6,055.01; printing and stationery, \$56,854.76.....	62,909 77
Agents' balances charged off.....	1,230 89
Gross loss on sale or maturity of bonds.....	5,507 50
All other disbursements.....	81,070 85
Total disbursements.....	<u>\$ 6,476,621 70</u>

RISKS AND PREMIUMS

FIRE RISKS

Amounts of risks written or renewed during the year.....	\$ 641,438,848 00
Premiums thereon.....	6,301,873 14
Amount of policies terminated.....	94,242,828 00
Premiums thereon.....	982,490 51
Net amount in force at December 31, 1921.....	370,984,947 00
Premiums thereon.....	<u>3,662,898 84</u>

SESSIONAL PAPER No. 8

PROVINCIAL INSURANCE COMPANY, LIMITED

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

Chairman, Sir SAMUEL SCOTT, BART.—Secretary, F. C. SCOTT—Principal Office, Kendall, England
—Chief Agents in Canada, WILLIS, FABER and CO. OF CANADA, LIMITED—Head Office in
Canada, 28 Board of Trade Building, Montreal.

(Established October 17, 1903. Dominion license issued December 19, 1910)

CAPITAL

Amount of joint stock capital authorized.....	£ 250,000	\$ 1,216,666 67
Amount subscribed.....	180,000	876,000 00
Amount paid thereon in cash.....	140,000	681,333 33

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds and debts, on deposit with Receiver General, viz.—		
<i>Governments—</i>	Par value	Market value
British War Stock, 1929/1947, 5 p.c.....	\$ 163,714 67	\$ 135,883 18
British Conversion stock, 1961, 3½ p.c.....	113,880 00	69,466 80
<i>Municipality—</i>		
South Vancouver, 1961, 4 p.c.....	9,733 33	6,132 00
Total on deposit with Receiver General.....	\$ 287,328 00	\$ 211,481 98
Carried out at market value.....		\$ 211,481 98

Other Assets in Canada.

Cash at head office in Canada.....	\$ 10 00
Cash in Bank of Montreal, Montreal.....	59,535 96
Agents' balances and premiums uncollected (\$245.79 on business prior to Oct. 1, 1921).....	19,272 62
Plans.....	1,018 82
Gross assets in Canada.....	\$ 291,319 38
Deduct assets not admitted.....	1,018 82
Net admitted assets in Canada.....	\$ 290,054 77

LIABILITIES IN CANADA

Net amount of claims, unadjusted.....	\$ 23,942 00
Reserve of unearned premiums, \$119,224.51; carried out at 80 per cent.....	95,379 60
Taxes due and accrued.....	2,758 45
Reinsurance premiums.....	33 75
Willis Faber & Co., of Canada, Ltd.....	5,552 30
Auditors' fees.....	350 00
Total liabilities in Canada.....	\$ 128,016 10

INCOME IN CANADA

Gross premiums written.....	\$ 214,134 37
Deduct return premiums, \$30,237.82; reinsurance, \$67.50; total.....	30,305 32
Net premiums written.....	\$ 183,829 05
Interest earned.....	1,909 91
Total income in Canada.....	\$ 185,738 96

12 GEORGE V, A. 1922

PROVINCIAL—*Continued*

EXPENDITURE IN CANADA

Total net amount incurred for claims in Canada.....	\$	90,060 04
Adjustment Expenses		1,809 39
Commission and brokerage.....		41,345 70
Commission on profits.....		5,665 37
Salaries of officials, \$5,295.85; auditors' fees, \$350.90.....		5,645 85
Taxes.....		4,941 88
Miscellaneous expenditure, etc.:—Maps and plans, \$28.50; exchange, \$2.40; printing and stationery, \$438.46; postage, telegrams, telephones and express, \$45.01; loss on sale of Victory Bonds, \$499.26; general expenses, \$38.45.....		1,012 03
Total expenditure in Canada.....	\$	<u>150,480 26</u>

RISKS AND PREMIUMS IN CANADA

	Amount	Premiums
Gross policies in force at end of 1920.....	\$17,881,942 00	\$ 176,055 00
Taken during 1921, new and renewed.....	20,359,452 00	214,134 37
Total.....	<u>\$38,241,394 00</u>	<u>\$ 390,189 37</u>
Deduct ceased.....	16,458,333 00	169,106 21
Gross and net in force at end of 1921.....	<u>\$21,783,061 00</u>	<u>\$ 221,083 16</u>
Less reinsured.....	5,000 00	67 50
Net in force at end of 1921.....	<u><u>\$21,778,061 00</u></u>	<u><u>\$ 221,015 66</u></u>

SESSIONAL PAPER No. 8

PROVINCIAL—*Concluded*
GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921
FIRE ACCOUNT

	£	s.	d.
Reserve for unexpired risks.....	27,495	0	0
Premiums less reinsurance.....	72,187	0	11
	£	s.	d.
Losses (paid and outstanding) after deduction of reinsurance	35,784	9	4
Expenses of management.....	22,785	13	2
Commission.....	5,184	14	4
Carried to Profit and Loss Account.....	7,052	4	1
Amount of the fund at this date, as per Balance Sheet—			
Reserve for unexpired risks, being 40 per cent of premium	28,875	0	0
income for the year.....			
£	99,682	0	11

PROFIT AND LOSS ACCOUNT

	£	s.	d.
Balance from last year.....	4,228	7	10
Interest and dividends received and outstanding, less tax...	10,52	18	5
Profit from Fire Account.....	7,052	4	1
Profit from Accident Account.....	9,699	17	0
	£	s.	d.
Dividends at 10 and 8 per cent less Income tax.....	8,925	0	0
Income tax.....	4,660	2	0
To write down loss on investments.....	2,070	1	5
Transfer to general reserve fund.....	10,000	0	0
Balance to next year subject to Income tax.....	5,868	3	11
£	31,523	7	4

BALANCE SHEET

	£	s.	d.		£	s.	d.
LIABILITIES				ASSETS			
Shareholders' capital.....	140,000	0	0	Mortgages on property within the United Kingdom.....	9,367	18	4
General Reserve Fund.....	40,000	0	0	British Government securities.....	120,079	8	6
Accident Account.....	54,941	0	0	Municipal and County securities.....	2,893	19	0
Fire Account.....	28,875	0	0	Indian and Colonial Government securities.....	4,481	14	9
Marine Account balance.....	12,372	5	1	Indian and Colonial Provincial securities.....			
Profit and Loss.....	5,868	3	11	Indian and Colonial Municipal securities.....	2,376	6	0
Dividends less income tax.....	7,525	0	0	Foreign Government securities.....	10,268	17	9
Outstanding fire losses.....	10,785	0	0	Foreign Municipal securities.....	135	0	0
Outstanding Accident claims.....	26,891	0	0	Railway and other debentures and debenture stocks, Home			
Sundry liabilities.....	35,399	18	10	and Foreign.....	24,696	14	11
				Railway and other preference and guaranteed stocks,			
				Home and Foreign.....	26,899	15	0
				Railway and other ordinary stocks.....	40,162	1	3
				Freehold property.....	24,405	6	1
				Agents' balances.....	24,826	1	0
				Cash at bankers, etc.....	37,941	7	4
				Sundry debtors.....	28,174	0	0
				Outstanding interest.....	1,600	0	0
				Office furniture, etc., less depreciation.....	4,848	17	11
£	362,657	7	10	£	362,657	7	10

QUEBEC FIRE ASSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, E. G. MEREDITH—Vice-President, N. GARNEAU—Manager and Secretary, G. H. HENDERSON—Chief Agent, COLIN E. SWORD—Principal Office Quebec

(Organized April 2, 1818, and incorporated by Act of L.C., 9 George IV., cap. 58 amended by 18 Vic., cap. 212, and by 29-30 Vic., cap. 127, and by 41 Vic., cap. 31, and by 42 Vic., cap. 69, and by 46 Vic., cap. 83. Commenced business 1818.)

CAPITAL

Amount of capital authorized and subscribed.....	\$ 225,000 00
Amount paid thereon in cash.....	125,000 00

(For List of Shareholders, see Appendix.)

ASSETS

Real estate (Company's Office, St. Peter St., Quebec).....	\$ 82,269 43
Book value of bonds and debts owned. (For details, see Schedule B).....	494,080 22
Stock owned by the Company:—	

	Par value	Book value	Market value
	\$ 30,000 00	\$ 28,074 00	\$ 26,400 00

Carried out at book value.....	28,470 00
Cash at head office.....	4,273 88
Cash at branch offices: Montreal, Toronto and London, Eng.....	7,891 49
Cash in banks and trust co., viz:—	
Bank of Montreal, Quebec.....	\$ 56,895 98
Dominion Bank, Toronto.....	61,884 23
Canadian Bank of Commerce, Winnipeg.....	13,736 28
Royal Bank of Canada, Toronto.....	677 63
Union Bank of Canada, Vancouver.....	18,121 76
Royal Bank of Canada, Montreal.....	23,283 93
Imperial Trusts.....	11,556 68

Total cash in banks and trust company.....	186,156 54
Interest accrued, \$6,428.17; due, \$1,046.00.....	7,474 17
Rents due, \$108.33; accrued, \$433.33.....	541 66
Agents' balances and premiums uncollected, (\$8,523.56 on business prior to Oct. 1, 1920)....	56,741 45
Reinsurance losses paid.....	174 55

Total.....	\$ 868,073 39
Deduct market value of bonds and stock under book value.....	68,556 22

Gross assets.....	\$ 799,517 17
Deduct assets not admitted.....	8,523 56

Net admitted assets in Canada.....	\$ 790,993 61
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LIABILITIES

Net amount of claims, unadjusted.....	\$ 5,101 50
Net amount of claims, resisted, in suit.....	4,000 00

Total net amount of unsettled claims.....	\$ 9,101 50
Reserve of unearned premiums, \$276,459.24; carried out at 80 per cent.....	221,167 39
Agency and other expenses.....	150 00
Taxes due and accrued (estimated).....	16,673 29
Due for reinsurance premiums.....	1,054 86

Total liabilities, except capital stock.....	\$ 248,147 04
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Excess of assets over liabilities.....	\$ 542,846 57
Capital stock paid in cash.....	125,000 00

Surplus over all liabilities and paid-up capital.....	\$ 417,846 57
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QUEBEC—Concluded

INCOME

Gross premiums written.....	\$ 423,472 17	
Deduct reinsurances, \$17,053.87; return premiums, \$52,546.21.....	69,600 08	
Net premiums written.....		\$ 355,872 09
Interest earned on investments.....		36,782 58
Rents earned.....		3,824 64
Total income.....		<u>\$ 396,479 31</u>

EXPENDITURE

Amount incurred for claims during the year.....	\$ 123,306 57	
Deduct reinsurances.....	1,543 60	
Net amount incurred for said claims.....		\$ 121,762 97
Adjustment expenses incurred.....		3,890 53
Dividends declared.....		75,000 00
Commission or brokerage.....		71,962 91
Paid for salaries of head office officials, \$28,769.80; directors' fees, \$320; travelling expenses, \$1,424.73.....		30,514 53
Taxes.....		39,038 31
Miscellaneous expenditure, viz: Advertising, \$763.17; furniture and fixtures, \$370.02; legal expenses, \$84.00; maps and plans, \$637.15; postage, telegrams, telephones and express, \$1,847.46; printing and stationery, \$3,612.58; rents, \$2,827.75; underwriters' association, etc., \$5,698.13; office charges, \$3,067.58; sundries, \$710.42.....		19,618 26
Total expenditure.....		<u>\$ 361,783 51</u>

RISKS AND PREMIUMS

In Canada	Amount	Premiums
	\$	\$ cts.
Gross in force at end of 1920.....	115,216,404	532,218 87
Taken during the new and renewed.....	40,567,724	425,468 17
Total.....	155,784,128	957,687 04
Deduct terminated.....	104,872,737	407,429 87
Gross in force at end of 1921.....	50,911,391	550,257 17
Deduct reinsured.....	1,830,240	9,751 60
Net in force at end of 1921.....	49,081,151	540,505 57

SCHEDULE B

Bonds and debentures owned:—

Governments—	Par value	Book value	Market value
Province of Manitoba, 1941, 6 p.c.....	\$ 10,000 00	\$ 10,085 44	\$ 10,300 00
Cities—			
Fort William, 1930, 4½ p.c.....	3,893 33	3,936 76	3,426 13
Fort William, 1935, 4½ p.c.....	9,733 33	9,868 23	8,078 66
Fort William, 1940, 4½ p.c.....	10,706 67	10,872 16	8,565 34
*Hull, Que., (g'teed by Prov. of Quebec), 1937, 4 p.c.....	8,500 00	8,346 87	6,970 00
*Hull, Que., 1936, 5 p.c.....	10,000 00	10,290 79	9,300 00
Montreal (Town of St. Louis), 1949, 4½ p.c.....	25,000 00	25,444 97	20,750 00
Three Rivers, 1931, 4 p.c.....	10,000 00	10,000 00	8,600 00
Toronto, 1944, 3½ p.c.....	24,333 33	21,048 33	17,763 33
Vancouver, 1948, 4 p.c.....	19,466 67	19,546 62	14,821 34
School—			
*Montreal Technical (g'teed by Prov. of Quebec), 1949, 4 p.c.....	29,200 00	28,948 88	22,484 00
Dom. of Canada Victory Loan, 1933, 5½ p.c.....	61,000 00	58,865 00	61,610 00
Alberta and Great Waterways Ry., 1951, 5 p.c.....	50,000 00	34,310 00	38,500 00
Grand Trunk Pacific Ry., 1955, 4 p.c.....	48,666 66	33,823 33	31,633 33
City of Fort William, 1938, 5 p.c.....	50,000 00	46,525 33	43,500 00
Egyptian Unified Debt., 1941, 4 p.c.....	19,466 67	19,442 34	10,901 34
Canada Permanent Mortgage, 1926, 5½ p.c.....	5,000 00	5,000 00	5,000 00
War Loan Bonds, 1934, 5½ p.c.....	20,000 00	19,425 49	19,800 00
Province of Alberta Bonds, 1941, 6 p.c.....	25,000 00	24,693 01	25,750 00
Province of Manitoba, 1947, 4 p.c.....	46,720 00	47,859 00	35,507 20
C.N.R. perp. cons. deb. stock, 4 p.c.....	48,666 66	45,746 67	24,333 33
Total par, book and market values.....	<u>\$ 535,353 32</u>	<u>\$ 494,080 22</u>	<u>\$ 427,594 00</u>

*On deposit with Receiver General.

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QUEEN INSURANCE COMPANY OF AMERICA

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

(Incorporated Sept. 11, 1891. Commenced business in Canada Nov. 1, 1891.)

CAPITAL

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 2,000,000 00

ASSETS IN CANADA

*Held solely for the protection of Canadian Policyholders*Market value of bonds and debts on deposit with Receiver General (*For details, see Schedule B*) \$ 853,868 87*Other Assets in Canada*

Cash at head office in Canada.....\$ 407 75

Cash in banks, viz.:—

Royal Bank, Halifax.....	\$ 9,546 90
Royal Bank, Montreal.....	83,829 28
Royal Bank, Calgary.....	3,899 25
Dominion Bank, Montreal.....	12,079 81
Dominion Bank, Winnipeg.....	7,815 34
Dominion Bank, Toronto.....	5,113 17
Bank of Hochelaga, Montreal.....	10,546 88

Total cash in banks.....132,830 63

Interest due, \$973.33, and accrued, \$9,952.39.....10,925 72

Agents' balances and premiums uncollected, viz.:—

Fire (\$1,700.68 on business prior to Oct. 1, 1921).....	\$ 85,063 90
Automobile (A) (\$322.82 on business prior to Oct. 1, 1921).....	4,588 05
Automobile (B) (\$161.40 on business prior to Oct. 1, 1921).....	2,294 01

Total.....91,945 96

Gross assets in Canada.....\$ 1,089,978 93

Deduct assets not admitted.....2,184 90

Net admitted assets in Canada.....\$ 1,087,794 03

LIABILITIES IN CANADA

Net amount of fire claims, unadjusted.....	\$ 68,690 00
Net amount of fire claims, resisted, in suit.....	10,000 00
Net amount of automobile (A) claims, unadjusted.....	7,010 00
Net amount of automobile (A) claims, resisted, in suit.....	4,880 00
Net amount of automobile (B) claims, unadjusted.....	1,725 00
Net amount of automobile (B) claims, resisted, in suit.....	200 00

Total net amount of unsettled claims.....\$ 92,505 00

Reserve of unearned premiums: fire, \$600,610.27; automobile (A), \$29,317.46; automobile, (B), \$12,775.60; total, \$642,703.33; carried out at 80 per cent.....514,162 66

Due and accrued for salaries, rent, etc., fire.....1,735 53

Due and accrued for taxes.....69,240 09

Reinsurance premiums, fire.....89 72

Amount of all other liabilities.....5,010 50

Total liabilities in Canada.....\$ 682,743 50

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QUEEN—Continued

INCOME IN CANADA

Premiums	Class of Business			
	Fire	Automobile (A)	Automobile (B)	Inland transportation
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	942,014 80	86,720 02	34,603 59	20 02
Less reinsurance.....	39,543 29			
Less return premiums.....	150,680 02	25,894 23	7,827 17	
Total deduction.....	190,223 31			
Net premiums written.....	751,791 49	60,825 79	26,776 42	20 02
Net premiums written for all classes of business.....	\$ 839,413 72			
Interest and dividends earned on investments.....	44,355 77			
Total income in Canada.....	\$ 883,769 49			

EXPENDITURE IN CANADA

Claims	Class of Business		
	Fire	Automobile (A)	Automobile (B)
	\$ cts.	\$ cts.	\$ cts.
Gross claims incurred during the year.....	433,933 43	61,597 73	16,359 25
Less savings and salvage.....	1,179 04	3,031 79	847 47
Less reinsurance.....	5,121 18		
Total deduction.....	6,300 22		
Net losses incurred during the year.....	427,633 21	58,565 94	15,511 78
Total net losses incurred for all classes of business.....	\$ 501,710 93		
Adjustment expenses, fire, \$7,519.40; other, \$5,432.82.....	12,952 22		
Commission and brokerage, fire, \$146,948.51; other, \$17,383.54.....	164,332 05		
Commission on profits, fire, \$4,801.70; other, \$80.35.....	4,882 05		
Taxes, fire, \$24,619.32; other, \$2,034.65.....	26,653 97		
*Salaries, fees and travelling expenses:—Salaries:—\$77,856.40; fees:—auditors, \$859.50; travelling expenses:—\$1,093.00.....	79,808 90		
†Miscellaneous expenditure, viz.:—Advertising, \$1,241.16; fire departments, patrol and salvage corps assessments, etc., \$2,052.96; furniture and fixtures, \$2,358.03; inspections, \$4,477.60; legal expenses, \$40.97; maps and plans, \$1,267.28; postage, telegrams, telephones and express, \$5,334.43; printing and stationery, \$8,609.02; rents, \$7,922.10; underwriters' boards, associations, etc., \$10,828.69; sundry, \$3,167.07; bad debts written off, \$1,203.96.....	48,503 27		
Total expenditure in Canada.....	\$ 838,543 99		

* (Of which \$70,627.09 belongs to Fire business.)

† (Of which \$45,432.50 belongs to Fire business.)

12 GEORGE V, A. 1922

QUEEN—Continued

SUMMARY OF RISKS AND PREMIUMS IN CANADA

Fire	Class of Business				
			Automobile (A)	Automobile (B)	Inland Transportation
	Amount	Premiums	Premiums	Premiums	Premiums
	\$	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	104,135,093	1,231,206 13	55,872 70	24,422 77	
Taken in 1921, new and renewed.....	81,786,801	942,014 80	86,821 70	34,614 59	20 02
Totals.....	185,921,894	2,173,220 93	142,694 40	59,037 36	
Less ceased.....	80,404,421	945,220 50	84,059 48	33,486 15	20 02
Gross in force at end of 1921.....	105,517,473	1,228,000 43	58,634 92	25,551 21	
Less reinsured.....	6,326,862	51,864 80			
Net in force at end of 1921.....	99,190,611	1,176,135 63	58,634 92	25,551 21	

SCHEDULE B.

Bonds and debentures on deposit with Receiver General:—

Governments—	Par value	Market value
Dominion of Canada Victory Loan, 1933, 5½ p.c.....	\$ 160,000 00	\$ 161,600 00
Dominion of Canada War Loan, 1922, 5½ p.c.....	53,000 00	53,000 00
Dominion of Canada War Loan, 1937, 5½ p.c.....	130,000 00	135,200 00
Province of Manitoba Drainage, 1935, 4 p.c.....	35,000 00	29,050 00
Province of Manitoba Drainage, 1937, 4 p.c.....	5,000 00	4,050 00
Province of Ontario, 1941, 6 p.c.....	60,000 00	62,400 00
Province of Quebec inscribed stock, 1937, 3 p.c.....	30,416 66	23,724 99
New Zealand stock, 1929, 4 p.c.....	48,666 67	39,420 00
Cities—		
Halifax permanent stock, 5 p.c.....	60,000 00	55,800 00
Montreal deb. stock, 1942, 3½ p.c.....	34,066 67	25,209 34
Montreal Sinking Fund, 1942, 4 p.c.....	70,000 00	56,000 00
Ottawa, 1928, 3½ p.c.....	30,000 00	26,700 00
Toronto, 1929, 3½ p.c.....	48,666 66	42,340 00
Toronto, 1948, 4 p.c.....	35,040 00	27,331 20
Toronto, 1955, 4½ p.c.....	5,000 00	4,150 00
Victoria, 1924, 4½ p.c.....	32,000 00	30,720 00
School—		
Montreal (St. Henri), 1949, 4½ p.c.....	32,000 00	25,920 00
Railway—		
Can. Nor. Ry., 1st mtge. (g'teed by Prov. of Manitoba) 1930, 4 p.c.....	48,666 67	41,853 34
Miscellaneous—		
Montrea Harbour, 1924, 4 p.c.....	10,000 00	9,400 00
Total on deposit with Receiver General.....	\$ 927,523 33	\$ 853,868 87

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921
LEDGER ASSETS

Mortgage loans on real estate, first liens.....	\$ 60,000 00
Book value of stocks and bonds owned by the company.....	15,773,622 83
Cash on hand, in trust companies and banks.....	693,376 51
Agents' balances and bills receivable.....	1,580,992 67
Reinsurance due on paid losses.....	107,098 90
Total ledger assets.....	\$18,215,060 91

NON-LEDGER ASSETS

Interest due and accrued.....	\$ 148,804 79
Gross assets.....	\$18,363,865 70
Deduct assets not admitted.....	1,238,266 06
Total admitted assets.....	\$17,125,599 64

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QUEEN—*Concluded*

LIABILITIES

Net amount of unpaid claims.....	\$ 1,279,835 94
Expenses of investigation and adjustment of losses.....	37,163 99
Total unearned premiums.....	8,062,829 72
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	23,836 77
Federal, state and other taxes due or accrued (estimated).....	294,978 06
Contingent commissions or other charges due or accrued.....	53,448 62
Pension obligations.....	74,467 00
Income tax withheld at source.....	867 25
Total liabilities, excluding capital stock.....	\$ 9,827,427 35
Capital stock paid up in cash.....	2,000,000 00
Surplus beyond liabilities including capital stock.....	5,298,172 29
Total liabilities.....	<u>\$17,125,599 64</u>

INCOME

Net cash received for premiums.....	\$ 8,934,011 68
Interest.....	699,635 75
Income tax withheld at source.....	867 63
Gross profit on sale or maturity of bonds and stocks.....	3,947 50
Total income.....	<u>\$ 9,638,462 56</u>

DISBURSEMENT

Net amount paid for claims.....	\$ 4,987,988 20
Expenses of adjustment and settlement of claims.....	161,397 48
Cash dividends paid stockholders.....	700,000 00
Commission or brokerage and agents' allowances.....	1,774,890 15
Field supervisory expenses.....	331,371 91
Salaries, fees and all other charges of officers, directors, trustees and home office employees	915,847 34
Rent.....	94,949 92
Inspections and surveys, including underwriters' boards and tariff associations.....	234,266 38
State taxes on premiums, Insurance Department licenses and fees.....	235,522 55
Fire department, patrol and salvage corps.....	57,825 35
Federal taxes.....	102,121 99
Agents' balances charged off.....	8,577 16
Gross loss on sale or maturity of ledger assets.....	173,350 47
Gross decrease, by adjustment, in book value of bonds and stocks.....	45,757 41
All other disbursements.....	272,390 06
Total disbursements.....	<u>\$10,096,356 37</u>

RISKS AND PREMIUMS

FIRE

Fire risks written or renewed during the year.....	\$ 1,103,300,089 00
Premiums thereon.....	10,685,200 23
Amount terminated during the year.....	191,673,535 00
Premiums thereon.....	1,946,466 60
Net amount in force at December 31, 1921.....	684,872,127 08
Premiums thereon.....	<u>6,875,689 39</u>

12 GEORGE V, A. 1922

QUEENSLAND INSURANCE COMPANY, LIMITED

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

General Manager, Col. the Hon. Sir JAMES BURNS—Principal Office, Sydney, N.S.W.—Secretary,
H. W. HORN—Chief Agent in Canada, F. G. DONALDSON—Head Office in Canada, Montreal.

(Established 1886. Commenced business in Canada May 16, 1918.)

CAPITAL.

Amount of joint stock capital authorized.....	£	500,000
Amount subscribed and paid thereon in cash.....		500,000

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.
Dom. of Can. Victory Loan, 1934, 5½ p.c.....	\$ 41,500 00	\$ 41,085 00
Commonwealth of Australia, 1925, 4½ p.c.....	97,333 33	84,679 71
Commonwealth of Australia, 1927, 4½ p.c.....	121,667 00	103,416 95

Total on deposit with Receiver General.....	260,500 33	\$ 229,181 66
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Carried out at market value.....	\$	229,181 66
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Other Assets in Canada.

Cash in banks, viz.:—

The Royal Bank of Canada, Montreal.....	\$	7,306 98
The Royal Bank of Canada, Winnipeg.....		8,137 70
The Royal Bank of Canada, Vancouver.....		3,532 94

Total cash in banks.....		18,977 62
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Maps and plans.....		5,000 00
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Agents' balances and premiums uncollected (\$417.61 on business prior to Oct. 1 1921).....		34,035 14
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Cash in trust companies (guaranteed investments).....		10,000 00
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Interest accrued.....		737 90
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Gross assets in Canada.....	\$	297,932 32
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Deduct assets not admitted.....		5,417 61
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Net admitted assets in Canada.....	\$	292,514 71
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LIABILITIES IN CANADA

Net amount of claims, unadjusted.....	\$	27,187 00
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Reserve of unearned premiums, \$170,868.48; carried out at 80 per cent.....		136,694 78
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Taxes due and accrued.....		4,476 04
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Reinsurance premiums, \$1,995.45; return premiums, \$54.76.....		1,940 69
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Total liabilities in Canada.....	\$	170,298 51
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INCOME IN CANADA.

Gross premiums written.....	\$	326,332 68
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Deduct reinsurances, \$4,511.49, return premiums, \$45,959.59.....		50,471 08
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Net premiums, written.....	\$	275,861 60
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Interest earned.....		4,522 33
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Trust Co. of Cuba (remittance).....		4,285 43
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Total income in Canada.....	\$	285,001 36
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QUEENSLAND—Continued

EXPENDITURE IN CANADA.

Gross for claims incurred during the year.....	\$ 155,475 99
Deduct saving and salvage, \$20.77; Reinsurance, \$3,025.44.....	3,046 21
Net incurred for said claims.....	\$ 152,429 78
Adjustment expenses.....	2,344 55
Commission on profits.....	2,538 08
Commission or brokerage.....	76,749 00
Taxes.....	9,404 70
Chief Agency, \$2,500.....	2,748 00
Miscellaneous expenditure, viz:—advertizing, \$757.94, printing and stationery, \$1,467.37; maps and plans, \$1,219.74; underwriters' boards, tariff associations, \$4,351.14 postage, telegrams, telephones' express and duty, \$208.72.....	8,004 91
Total expenditure in Canada.....	\$ 253,971 02

SUMMARY OF RISKS AND PREMIUMS IN CANADA

	Amount	Premiums
	\$	\$ cts.
Gross in force at end of 1920.....	27,264 983	308,080 18
Taken in 1921, New.....	24,328,351	254,902 36
Renewed.....	6,149 261	71,430 32
Totals.....	57,742,596	634,412 86
Less ceased.....	28,664,503	294,750 65
Gross in force at end of 1921.....	29,078,092	339,662 21
Less reinsured.....	549,868	5,931 55
Net in force at end of 1921.....	28,528,223	333,730 66

QUEENSLAND—*Concluded*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING SEPTEMBER 30, 1921

REVENUE ACCOUNT

	£	s.	d.	£	s.	d.
To Losses.....	206,465	4	11			
“ Charges.....	150,809	17	3			
“ Land, Income and other Taxes.....	21,097	0	2			
“ Bonus to Staff.....	5,373	17	10			
“ Transfer to Reserve Fund.....	30,000	0	0			
“ Transfer to reserve for unexpired Risks.....	15,000	0	0			
“ Balance.....	61,677	5	0			
	490,423	5	2			
“ Balance.....	70,342	11	6			
				£ 71,165	6	6
“ Balance brought down.....						
“ Balance at 30th Sept., 1920.....				£ 50,000	0	0
“ Less Dividend at 10% per annum, paid.....						
“ Less Bonus at 2½% per annum, paid.....				12,500	0	0
				£ 62,500	0	0
				8,665	6	6
				£ 70,342	11	6

BALANCE SHEET

LIABILITIES

	£	s.	d.
Authorised Capital— 500,000 shares of £1 each.....	500,000	0	0
Subscribed Capital— 500,000 shares of £1 each fully paid.....			
Reserve funds.....			
Reserve for unexpired risks.....			
Sundry creditors, reinsurance, claims and provision for contingencies.....			
Revenue account.....			

ASSETS

	£	s.	d.	£	s.	d.
By Government Securities— British War Loan.....						
Commonwealth of Aus. War Loan.....						
Indian War Loan.....						
New Zealand War Loan.....						
Promission of Canada Loan.....						
United States of America War Loan.....						
Straits Settlements War Loan.....						
N. S. Wales Govt. Funded Stock.....						
N. S. Wales Govt. Treasury Bills.....						
Queensland Govt. Savings Bank Stock.....						
Queensland Government Debentures.....						
Queensland Government Deposit.....						
South Australian Government Inscribed Stock.....						
				466,243	19	10

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South Australian State Bank Bonds.....
 Western Australian Govt. Inscribed Stock
 Western Australian Govt. Deposit.....
 Victorian Government Deposit.....
 Victorian Government Debentures.....
 New Zealand Govt. Debentures.....
 New Zealand Govt. Inscribed Stock.....

By fixed deposits with the undermentioned banks, etc —

Bank of Queensland, Ltd.....
 Union Bank of Australia, Ltd.....
 Queensland National Bank, Ltd.....
 Bank of New South Wales.....
 Western Australian Bank.....
 English, Scottish and Australian Bank,
 Ltd.....

179,850 0 0

Commercial Banking Company of Syd-
 ney, Ltd.....
 Commercial Bank of Australia, Ltd.....
 Australian Bank of Commerce, Ltd.....
 Commercial Bank of Tasmania, Ltd.....
 Bank of Victoria.....
 Bank of Australasia.....
 Chartered Bank of India, China and
 Australia.....

45,565 0 0

By Metropolitan Gas Coy., Melbourne.....
 By Municipal debentures.....
 " Freehold properties.....
 " Shares in other companies.....
 " Cash deposits at call.....
 " Cash in hand and at bankers.....

110,918 2 3

20,000 0 0

92,750 0 0

27,013 16 8

942,340 18 9

14,820 14 7

18,354 15 11

35,207 6 6

46,440 13 5

£ 1,057,164 9 2

£ 1,057,164 9 2

" Sundry debtors.....
 " Premiums outstanding.....
 " Reinsurance claims, return premiums, and refunds out-
 standing.....
 " Branch and agency balances.....

RAILWAY PASSENGERS ASSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

Chairman, HON. CHAS. N. LAWRENCE—Manager, Sir ARTHUR WORLEY—Secretary, F. L. HARDING—Principal Office, London, England—Chief Agent in Canada, F. H. RUSSELL—Head Office in Canada, Toronto.

(Organized March, 1894. Dominion license issued November 27, 1902).

CAPITAL.

Amount of joint stock capital authorized and subscribed.....	£	1,000,000
Amount paid in cash.....		200,000

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

<i>Governments—</i>	Par value.	Market value.
Dom. of Can. Stock, 1930-1950, 3½ p.c.....	\$ 48,666 67	\$ 31,633 33
British War Loan, 1929/1947, 5 p.c.....	243,333 33	201,927 41
India Stock (Sterling), 1948 or later, 3 p.c.....	79,599 38	37,411 71
<i>City—</i>		
Toronto, 1948, 4 p.c.....	48,666 67	37,960 00
Toronto, 1948, 4½ p.c.....	24,333 33	20,683 33
<i>Railway—</i>		
East Indian Ry. new deb. stock (gu'd by Sec. of State for India), 1929 or later on 12 mos. notice, 3 p.c.....	45,454 67	19,545 51
Total on deposit with Receiver General.....	\$ 490,054 05	\$ 349,161 29
Carried out at market value.....	\$	349,200 54

Other Assets in Canada.

Bond on deposit with Province of New Brunswick:—	Par value.	Market value.
Dom. of Canada Victory Loan, 1934, 5½ p.c.....	\$ 10,000 00	\$ 9,900 00
Carried out at market value.....		9,900 00
Cash at head office in Canada.....		1,682 59
Cash in banks:—		
Dominion Bank, Toronto.....	\$ 7,068 36	
“ Montreal.....	8,031 72	
“ Winnipeg.....	4,514 55	
“ Vancouver.....	2,322 99	
“ Regina.....	2,276 04	
Total cash in banks.....		24,273 71
Agents' ledger balances.....		2,373 88
Office furniture.....		7,924 13
Accrued interest.....		91 66
Cash on deposit with Workmen's Compensation Board, Manitoba.....		25,572 44
Deposit with Quebec Assoc. Comp. reinsurance bureau.....		2,338 93
Deposit with Workmen's Compensation Board, Ontario.....		1,939 78
Associated Companies, Manitoba.....		27,076 51
Reinsurance losses (Auto (A)).....		314 26
Agents' balances and premiums uncollected, viz:—		3,340 50
Accident (\$415.51 on business prior to Oct. 1, 1921).....	\$ 3,760 21	
Automobile (A) (\$2,067.30 on business prior to Oct. 1 1921).....	4,534 25	
Automobile (B) (\$1,171.58 on business prior to Oct. 1, 1921).....	8,786 14	
Burglary (\$22.88 on business prior to Oct. 1 1921).....	314 26	
Guarantee (\$252.94 on business prior to Oct. 1, 1921).....	756 73	

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RAILWAY PASSENGERS—Continued

Other Assets in Canada—Concluded.

Agents' balances and premiums uncollected, viz.:—Concluded.

Liability (\$4,762.34 on business prior to Oct. 1, 1921).....	\$ 15,897 20
Plate Glass (\$512.76 on business prior to Oct. 1, 1921).....	3,160 72
Sickness (\$400.58 on business prior to Oct. 1, 1921).....	3,006 71
Total.....	\$ 40,236 22
Gross assets in Canada.....	\$ 495,960 93
Deduct assets not admitted.....	17,542 08
Net admitted assets in Canada.....	\$ 478,418 85

LIABILITIES IN CANADA

Net amount of unsettled claims, viz.:—

Accident, unadjusted.....	\$ 3,160 00
Automobile (A) unadjusted (\$50 accrued prior to 1921).....	11,515 00
Automobile (A), resisted, in suit.....	4,800 00
Automobile (A), resisted, not in suit.....	3,725 00
Automobile (B), unadjusted (\$910 accrued prior to 1921).....	8,615 00
Automobile (B), resisted, not in suit (accrued prior to 1921).....	175 00
Burglary, unadjusted.....	25 00
Guarantee, unadjusted (\$1,000 accrued prior to 1921).....	26,000 00
Liability, unadjusted (\$22,650 accrued prior to 1921).....	31,415 00
Plate Glass, unadjusted (\$2,090 accrued prior to 1921).....	5,570 00
Sickness, unadjusted (\$650 accrued prior to 1921).....	4,205 00
Total net amount of unsettled claims.....	\$ 99,205 00

Reserve of unearned premiums, viz.:—

Accident.....	\$ 21,759 51
Automobile (A).....	11,714 15
Automobile (B).....	40,107 96
Burglary.....	1,815 28
Liability.....	36,235 73
Guarantee.....	7,904 83
Plate Glass.....	18,568 92
Sickness.....	12,221 75

Total, \$150,328.13; carried out at 80 per cent.....	120,262 51
Taxes, accrued not due.....	3,796 32
Reinsurance premiums due (Auto A).....	183 70

Return premiums due:—

Accident.....	\$ 90 69
Automobile (A).....	665 40
Automobile (B).....	2,476 40
Burglary.....	6 00
Sickness.....	63 19
Liability.....	498 63
Guarantee.....	33 09
Plate Glass.....	157 56

Total.....	3,990 96
Agency expenses due and accrued.....	892 04

Total liabilities in Canada.....	\$ 228,330 53
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INCOME IN CANADA

Premiums	Class of Business			
	Accident	Auto (A)	Auto (B)	Burglary
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	56,424 12	77,292 01	138,751 98	3,962 59
Less reinsurance.....	125 00	20,144 80	— 63 22	
“ return premiums.....	8,323 92	27,709 59	51,602 36	813 65
Total deduction.....	8,448 92	47,854 39	51,539 14	
Net premiums written.....	47,975 20	29,437 62	87,212 84	3,148 94

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RAILWAY PASSENGERS—Continued

INCOME IN CANADA—Concluded

Premiums	Class of Business			
	Guarantee	Liability	Plate Glass	Sickness
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	15,542 58	167,989 55	57,847 20	35,610 77
Less reinsurance.....	101 38	46,846 80		25 00
“ return premiums.....	2,360 13	23,172 77	23,068 52	6,333 45
Total deduction.....	2,461 51	70,019 57		6,358 45
Net premiums written.....	13,081 07	97,969 98	34,778 68	29,252 32

Net premiums written for all classes of business..... \$ 342,856 65
Interest earned on investments..... 1,795 14

Total income in Canada..... \$ 344,651 79

EXPENDITURE IN CANADA

Claims	Class of Business			
	Accident	Auto (A)	Auto (B)	Burglary
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year..	32,101 37	73,474 97	26,733 92	185 50
Less savings and salvage.....		362 94		
“ reinsurance.....		31,160 47	25 44	
Total deduction.....		31,523 41		
Net losses incurred during the year..	32,101 37	41,951 56	26,708 48	185 50

Claims	Class of Business			
	Guarantee	Liability	Plate Glass	Sickness
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year..	23,103 72	37,742 38	11,368 71	13,716 01
Less savings and salvage.....			649 20	
Net losses incurred during the year....	23,103 72	37,742 38	10,719 51	13,716 01

Total net losses incurred for all classes of business..... \$ 186,228 53
Adjustment expenses, other..... 9,148 08
Commission and brokerage..... 77,753 76
Taxes, other..... 7,817 22
Salaries, fees and travelling expenses, other:—Salaries:—Chief agency, \$32,133.93; other, \$19,436 29; Fees:—Auditors, \$433.19; Travelling expenses:—Chief agency, \$7,010.59; other, \$426.05..... 59,440 05
Miscellaneous expenditure, viz., other:—Advertising, \$1,555.99; furniture and fixtures, \$899.94; legal expenses, \$367.57; postage, telegrams, telephones and express, \$2,658.56; printing and stationery, \$3,400.21; rents, \$7,610.17; underwriters' boards, associations, etc., \$1,779.59; sundry, \$3,690.44; inspections, \$2.31..... 22,193 47
Total expenditure in Canada..... \$ 365,082 73

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RAILWAY PASSENGERS—Continued

RISKS AND PREMIUMS IN CANADA

Fire	Class of Business			
	Accident	Auto (A)	Auto (B)	Plate Glass
	Premiums	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	51,032 13	50,313 00	88,857 90	48,049 84
Taken in 1921, New.....	5,951 12	50,682 50	75,410 27	18,765 36
Renewed.....	50,473 00	26,609 51	63,341 71	39,081 84
Totals.....	107,456 25	127,605 01	227,609 88	105,897 04
Less ceased.....	63,812 22	84,031 91	147,457 17	68,759 21
Gross in force at end of 1921.....	43,644 03	43,573 10	80,152 71	37,137 83
Less reinsured.....	125 00	20,144 80		
Net in force at end of 1921.....	43,519 03	23,428 30	80,152 71	37,137 83

	Class of Business			
	Sickness	Burglary	Guarantee	Liability
	Premiums	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	25,695 14	1,897 26	16,086 70	103,231 27
Taken in 1921, New.....	5,184 68	2,478 84	6,973 20	141,020 53
Renewed.....	30,426 09	1,483 75	8,569 38	26,969 02
Totals.....	61,305 91	5,859 85	31,629 28	271,220 82
Less ceased.....	32,028 59	2,508 86	12,019 30	199,489 05
Gross in force at end of 1921.....	29,277 32	3,350 99	19,609 98	71,731 77
Less reinsured.....	25 00		101 38	
Net in force at end of 1921.....	29,252 32	3,350 99	19,508 60	71,731 77

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

PROFIT AND LOSS ACCOUNT

	£	s.	d.		£	s.	d.
Balance of last year's account.....	527,882	6	10	Dividends declared on account of			
Transferred from—				1919.....	35,000	0	0
Personal Accident				Income tax.....	44,157	2	0
Account.....	18,233	3	4	Balance carried forward.....	635,805	15	8
Employers' Liability							
Account.....	84,743	15	3				
General Account.....	47,508	3	6				
	150,485	2	1				
Interest and dividends							
not carried to other							
accounts.....	41,009	0	9				
Less income tax thereon	11,591	12	0				
	29,417	8	9				
Profit on investment realized.....	7,178	0	0				
	£ 714,962	17	8		£ 714,962	17	8

SESSIONAL PAPER No. 8

RELIANCE INSURANCE COMPANY OF CANADA

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, EDWARD MILLIGAN—Vice-President and Manager, J. W. TATLEY—Secretary, A. H. VALLANCE—Principal Office, Montreal

(Incorporated July 1, 1920, by an Act of the Parliament of Canada, 10-11 George V, Chapter 94. Dominion license issued Nov. 24, 1920).

CAPITAL

Amount of joint stock or guaranteed capital authorized and subscribed.....	\$ 1,000,000 00
Amount paid thereon in cash.....	200,000 00
Amount of premium on capital paid in by stockholders since organization.....	100,000 00

(For List of Shareholders, see Appendix.)

ASSETS

Bonds and debentures owned: viz.: <i>On deposit with Receiver General:—</i>	Par value	Book value	Market value	
Dom. of Can. Victory Loan, 1931, 5½ p.c.....	\$ 55,000 00	\$ 53,625 00	\$ 57,200 00	
<i>Held by the Company:—</i>				
Dom. of Can. Victory Loan, 1933, 5½ p.c.....	75,000 00	71,390 63	75,750 00	
Dom. of Can. Victory Loan, 1934, 5½ p.c.....	75,000 00	69,601 25	74,250 00	
Prov. of Ontario, 1935, 6 p.c.....	50,000 00	49,875 00	51,500 00	
City of Toronto, Ont., 1944, 6 p.c.....	25,000 00	24,875 00	26,250 00	
Total par, book and market values....	\$ 280,000 00	\$ 269,366 88	\$ 284,950 00	
Carried out at book value.....			\$ 269,366 88	
Cash in Union Bank, Montreal.....			38,119 00	
Add market value of bonds over book value.....			15,583 12	
Interest due and accrued.....			2,441 58	
Agents' balances and premiums uncollected (\$448.91 prior to Oct. 1, 1921).....			5,896 52	
Gross assets.....			\$ 331,407 10	
Deduct assets not admitted.....			448 91	
Net admitted assets.....			\$ 330,958 19	

LIABILITIES

Net amount of fire claims adjusted and unpaid.....	\$ 77 85
Net amount of fire claims unadjusted.....	300 01
Total amount of unsettled claims.....	\$ 377 85
Reserve of unearned premiums, \$7,892.76; carried out at 80 per cent.....	6,314 20
Taxes due and accrued.....	783 67
Reinsurance premiums.....	1,267 28
Total liabilities in Canada.....	\$ 8,743 00
Excess of assets over liabilities.....	\$ 322,215 19
Capital paid in cash.....	200,000 00
Surplus over liabilities and paid up capital.....	\$ 122,215 19

INCOME

Gross premiums written.....	\$ 28,265 58
Deduct reinsurance \$13,963.19; return premiums, \$2,596.39.....	16,553 58
Net premiums written.....	\$ 11,706 00
Interest earned on investments.....	15,699 61
Total income.....	\$ 27,405 61

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RELIANCE INSURANCE—*Concluded*

EXPENDITURE

Gross losses incurred during the year.....	\$	4,121 43	
Deduct reinsurance.....		2,863 63	
Net losses incurred during the year.....	\$		1,257 80
Commission or brokerage.....			1,071 09
Paid for salaries: Head office, branches and inspectors, \$1,902.80; directors' fees, \$1,230, travelling expenses, \$174.84; general and special agents, \$202.16.....			3,559 80
Taxes.....			3,062 59
Miscellaneous expenditure, viz.: postage, telegrams, telephones and express, \$138.15; maps, \$971.28; printing and stationery, \$2,066.55; rents, \$147.21; exchange, \$478; adjustment expenses, \$25.50; advertising, \$61.56; furniture and fixtures, \$22.38; inspections and surveys, \$78.96.....			3,116 37
Total expenditure.....	\$		12,067 65

SUMMARY OF RISKS AND PREMIUMS

	Amount	Premiums
	\$	\$ cts.
Gross in force at end of 1920.....	165,606	689 10
Taken during 1921—new and renewed.....	2,162,893	28,265 58
Total.....	2,328,499	28,954 68
Deduct terminated.....	406,082	4,227 81
Gross in force at end of 1921.....	1,922,417	24,726 87
Deduct reinsured.....	856,702	12,730 89
Net in force at end of 1921.....	1,065,715	11,995 98

SESSIONAL PAPER No. 8

THE RETAIL HARDWARE MUTUAL FIRE INSURANCE COMPANY

STATEMENT FOR THE TERM ENDING DECEMBER 31, 1921

President, C. F. LADNER—Secretary, I. G. McCracken—Principal Office, Minneapolis, Minn.—
Chief Agent in Canada, C. L. CLARK—Head Office in Canada, Winnipeg, Man.

(Incorporated, 1899. Dominion license issued, August 13, 1920.)

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General, viz:—	Par value	Market value
Prov. of Alberta, 1926, 5 p.c.....	\$ 36,000 00	\$ 36,000 00
Prov. of Manitoba, 1925, 6 p.c.....	5,000 00	5,250 00
Prov. of Ontario, 1925, 6 p.c.....	14,000 00	14,140 00
Total on deposit with Receiver General.....	<u>\$ 55,000 00</u>	<u>\$ 55,390 00</u>
Carried out at market value.....		\$ 55,390 00

Other Assets in Canada

Cash in Bank of Montreal, Winnipeg, Man., \$3,559.51; Bank of Commerce \$4,014.49.....	7,574 00
Cash at chief agency in Canada.....	6 67
Interest due.....	560 00
Agents' balances and premiums uncollected (\$484.32 prior to Oct. 1, 1921).....	10,475 10
Gross in Canada.....	<u>\$ 74,005 77</u>
Deduct assets not admitted.....	484 32
Net admitted assets in Canada.....	<u>\$ 73,521 45</u>

LIABILITIES IN CANADA

Net amount of fire claims, unadjusted.....	\$ 3,455 69
Agency and other expenses.....	180 00
Taxes due and accrued.....	400 00
Reserve of unearned premiums, \$23,238.13, carried out at 80 per cent.....	18,590 50
Total liabilities in Canada.....	<u>\$ 22,626 19</u>

INCOME IN CANADA.

Gross premiums written.....	\$ 52,244 34
Deduct return premiums.....	9,464 36
Net premiums written.....	<u>\$ 42,779 98</u>
Interest earned on investments.....	44 57
Total income in Canada.....	<u>\$ 42,824 55</u>

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THE RETAIL HARDWARE—Continued

EXPENDITURE IN CANADA

Total net amount incurred for all claims in Canada.....	\$	12,926 04
Adjustment expenses.....		362 46
Dividends to policyholders.....		1,624 19
Commission or brokerage.....		12,149 33
Taxes.....		1,046 23
Salaries, chief agency, \$2,352.11; travelling expenses, 336.95.....		2,689 06
Miscellaneous expenditure, viz.: Postage, telegrams, exchange and express, \$27285; printing and stationery, \$1,371.60; advertising, \$617.46; furniture and fixtures, \$1,153.41; rents, \$379.55; sundry, \$0.62; legal expenses, \$10.00.....		3,904 87
Total expenditure in Canada.....	\$	35,102 18

SUMMARY OF RISKS AND PREMIUMS.

	Amount	Premiums
	\$	\$ cts.
Gross in force at end of 1920.....	85,401	2,895 77
Taken in 1921, New and Renewed.....	1,926,416	53,234 66
Totals.....	2,011,817	55,130 43
Less ceased.....	424,398	12,466 77
Gross in force at end of 1921.....	1,587,419	42,663 66
Less reinsured.....		
Net in force at end of 1921.....	1,587,419	42,663 66

GENERAL BUSINESS STATEMENT FOR THE TERM ENDING DECEMBER 31, 1921

LEDGER ASSETS

Book value of bonds.....	\$ 1,685,859 23
Cash on hand, in trust companies and in banks.....	73,392 93
Agents' balances and allowances.....	156,994 92
Bills receivable.....	3,266 61
Notes.....	3,053 73
Certificates of deposit.....	10,102 60
Total ledger assets.....	\$ 1,932,670 02

NON-LEDGER ASSETS.

Interest accrued.....	35,489 22
Market value of bonds and stocks over book value.....	67,505 89
Other assets.....	30,000 00
Gross assets.....	2,065,665 13
Deduct assets not admitted.....	30,749 50
Total admitted assets.....	2,034,915 63

LIABILITIES

Net amount of unpaid claims.....	\$ 62,985 00
Estimated expenses of investigation.....	500 00
Funds held under reinsurance treaties.....	16,995 41
Dividends due and unpaid.....	4,193 85
Unearned premiums.....	800,209 65
Salaries, rents, expenses, bills, etc., due or accrued.....	3,507 37
Federal, state or other taxes due or accrued (estimated).....	25,000 00
Contingent commissions or other charges due or accrued.....	3,811 51
Total liabilities, except capital stock.....	\$ 917,196 79
Surplus.....	1,117,718 84
Total liabilities.....	\$ 2,034,915 63

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THE RETAIL HARDWARE—*Concluded*

INCOME

Net cash received for premiums.....	\$ 1,486,412 54
Interest and dividends.....	89,687 04
All other income.....	825 12
Total income.....	<u>\$ 1,576,924 70</u>

DISBURSEMENTS

Net amount paid for claims.....	\$ 431,308 08
Expenses of adjustment and settlement of claims.....	6,741 21
Dividends to shareholders.....	687,444 60
Allowances to agencies for miscellaneous agency expenses....	86,963 91
Total field supervisory expenses.....	3,949 63
Salaries, fees and all other charges of officers, directors, trustees and home office employees.	85,997 48
Rents.....	9,093 58
Inspections and surveys including underwriters' boards and tariff associations.....	10,661 38
Federal taxes.....	10,147 43
State taxes on premiums, insurance department licenses and fees.....	17,967 55
Gross loss on sale or maturity of bonds.....	1,116 00
All other disbursements.....	41,839 46
Total disbursements.....	<u>\$ 1,393,238 31</u>

RISKS AND PREMIUMS

Amount written or renewed during the year.....	\$ 105,415 24
Premiums thereon.....	1,931,212 39
Amount terminated during the year.....	16,148,513 00
Premiums thereon.....	349,899 67
Net amount in force December 31, 1921.....	83,665,174 00
Premiums thereon.....	<u>1,453,478 48</u>

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THE ROYAL EXCHANGE ASSURANCE

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

Governor, VIVIAN HUGH SMITH—Secretary, PERCY F. HODGE—Principal Office, Royal Exchange, London, E.C.—Chief Agent in Canada, ARTHUR BARRY—Head Office, in Canada, Montreal, Que.

(Incorporated, June 22, 1720. Dominion license issued November 4, 1910.)

CAPITAL

Amount of joint stock capital authorized, £2,000,000.....\$ 9,733,333 33
 Amount subscribed and paid in cash, £689,219 17s. 10d..... 3,354,203 46

ASSETS IN CANADA

Held solely for the protection of Canadian Policy holders.

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule B*).....\$ 801,579 54

Other Assets in Canada

Value of real estate held by the company.....75,000 00
 Amount secured by way of loans on real estate, by bond or mortgage, first liens.....83,514 65
 Amount of loans secured by bonds, viz.....50,000 00

	Par Value.	Market Value	Amount Loaned
Dom. of Canada War Loan, 1937, 5 p.c.....	\$ 2,000 00	\$ 2,020 00	\$
Dom. of Canada War Loan, 1922, 5½ p.c.....	36,000 00	36,000 00	
Dom. of Canada Victory Loan, 1923, 5½ p.c.....	2,000 00	2,000 00	50,000 00
Dom. of Canada Victory Loan, 1933, 5½ p.c.....	8,000 00	8,000 00	
Dom. of Canada War Loan, 1934, 5½ p.c.....	13,000 00	12,800 00	
Dom. of Canada War Loan, 1937, 5½ p.c.....	5,000 00	5,050 00	
Totals.....	\$ 58,000 00	\$ 58,020 00	\$ 50,000 00

Market value of bonds and debentures owned and held by company (*For details, see Schedule C*).....104,031 77

Market value of stocks owned and held by the company (*For details, See Schedule D.*).....8,000 00

Cash at head office in Canada.....23,403 81

Interest, due, \$5,730.64; accrued, \$8,559.73.....14,290 37

Agents' balances and premiums uncollected—

Fire (\$3,089.31 on business prior to Oct. 1, 1921).....	\$ 58,936 62
Accident (\$69.60 on business prior to Oct. 1, 1921).....	1,932 00
Automobile, (A) (\$153.01 on business prior to Oct. 1, 1921).....	3,239 51
Automobile, (B) (\$118.31 on business prior to Oct. 1, 1921).....	4,253 55
Liability (\$288.49 on business prior to Oct. 1, 1921).....	14,263 31
Sickness (\$34.70 on business prior to Oct. 1, 1921).....	964 90

Total.....83,589 79

Office furniture and plans.....15,348 70

Reinsurance losses, fire.....436 04

Due from National Provincial Ins Co.....5,613 76

Due from Car and General Ins. Corp.....21,631 51

All other assets.....5,000 00

Gross assets in Canada.....\$ 1,291,439 94

Deduct assets not admitted.....19,102 12

Net admitted assets in Canada.....\$ 1,272,337 82

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THE ROYAL EXCHANGE ASSURANCE—Continued

LIABILITIES IN CANADA

Net amount of fire claims, unadjusted (\$44 accrued from prior to 1921)....	\$	9,935	00
Net amount of accident claims, unadjusted.....		481	50
Net amount of automobile (A) claims, unadjusted.....		792	50
Net amount of automobile (B) claims unadjusted.....		3,325	00
Net amount of liability claims, unadjusted.....		6,231	00
Net amount of sickness claims, unadjusted.....		650	74
Total net amount of unsettled claims.....	\$	21,515	74
Reserve of unearned premiums, viz.:—			
Fire.....	\$	486,175	14
Accident.....		3,480	40
Automobile (A).....		22,873	18
Automobile (B).....		38,812	39
Liability.....		21,776	78
Sickness.....		4,031	00
Total, \$577,148.89, carried out at 80 per cent.....		461,719	12
Taxes due and accrued.....		60,270	00
Reinsurance premiums, fire.....		4,983	29
Bank overdraft.....		1,486	22
All other liabilities.....		5,065	30
Total liabilities in Canada.....	\$	555,039	67

INCOME IN CANADA

Premiums	Class of Business					
	Fire	Accident	Auto (A)	Auto (B)	Liability	Sickness
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross written.....	846,305 57	21,571 31	86,280 09	95,699 65	47,590 70	10,790 65
Less reinsurance.....	80,998 82	5,777 00	16,778 05	5,169 85	303 86	2,888 45
“ return premiums.....	130,694 60	3,047 25	27,228 11	18,183 31	4,409 57	1,523 60
Total deduction.....	211,693 42	8,824 25	44,006 16	23,353 16	4,713 43	4,412 05
Net written.....	634,612 15	12,747 06	42,273 93	72,346 49	42,877 27	6,378 60
Net premiums written for all classes of business.....	\$	811,235	50			
Interest and exchange earned on investments.....		22,281	75			
Rents earned.....		1,623	23			
Total income in Canada.....	\$	835,140	48			

EXPENDITURE IN CANADA

Claims	Class of Business					
	Fire	Accident	Auto (A)	Auto (B)	Liability	Sickness
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross incurred for claims during the year.....	288,495 39	5,084 07	52,568 41	42,716 92	17,166 29	7,025 20
Less savings and salvage.....	2,049 43		569 73	1,359 05	900 93	
“ reinsurance.....	17,717 25	1,816 49	16,350 79	6,568 75	798 94	2,040 25
Total deduction.....	19,766 68		16,920 52	7,927 80	1,699 87	
Net incurred for said claims.....	268,728 71	3,267 58	35,647 89	34,789 12	15,466 42	4,984 95

12 GEORGE V, A. 1922

THE ROYAL EXCHANGE ASSURANCE—Continued

EXPENDITURE IN CANADA—Concluded.

Total net incurred for claims for all classes of business.....	\$	362,884 67
Adjustment expenses, fire, \$6,991.24; other, \$9,226.47.....		16,217 71
Commission and brokerage, fire, \$120,546.86; other, \$43,144.18.....		163,691 04
Commission on profits, fire, \$13,001.57; other, \$138.64.....		13,140 21
Taxes.....		43,158 62
*Salaries, fees and travelling expenses:—Salaries of chief agency, \$55,506.19; Fees:— Directors, \$2,000; auditors, \$900; Travelling expenses:—Chief agency, \$3,231.63; other, \$1,882.32.....		63,520 14
†Miscellaneous expenditure, viz.:—Advertising, \$1,140.49; furniture and fixtures, \$359.68; legal expenses, \$188.14; maps and plans, \$1,185.86; postage, telegrams, telephones and express, \$3,466.44; printing and stationery, \$7,300.12; rents, \$4,371.56; underwriters' boards, associations, etc., \$10,929.01; bad debts, \$471.41; elevator inspections, \$285.50; sundries, \$2,602.43.....		32,300 64
Total expenditure in Canada.....	\$	694,913 03

SUMMARY OF RISKS AND PREMIUMS IN CANADA

Risks and Premiums	Class of Business			
	Fire		Accident	Auto (A)
	Amount	Premiums	Premiums	Premiums
	\$	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	100,518,078	1,103,850 85	10,973 29	79,264 54
Taken in 1921, New.....	66,083,286	649,603 93	17,463 10	} 86,280 09
Renewed.....	17,272,805	196,701 64	4,108 21	
Totals.....	183,874,169	1,950,156 42	32,544 60	165,544 63
Less ceased.....	88,348,078	913,954 58	19,806 82	103,020 21
Gross in force at end of 1921.....	95,526,091	1,036,201 84	12,737 78	62,524 42
Less reinsured.....	7,710,390	74,792 71	5,776 97	16,778 05
Net in force at end of 1921.....	87,815,701	961,409 13	6,960 81	45,746 37

Risks and Premiums	Class of Business		
	Auto (B)	Liability	Sickness
	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	99,634 47	35,444 88	10,063 73
Taken in 1921, New.....	95,699 65	42,420 68	8,731 55
Renewed.....		5,170 02	2,059 10
Totals.....	195,334 12	83,035 58	20,854 38
Less ceased.....	112,539 49	39,210 21	9,903 90
Gross in force at end of 1921.....	82,794 63	43,825 37	10,950 48
Less reinsured.....	5,169 85	303 86	2,888 48
Net in force at end of 1921.....	77,624 78	43,521 51	8,062 00

*(Of which \$46,047.22 belongs to Fire business.)

†(Of which \$24,620.41 belongs to Fire business.)

SESSIONAL PAPER No. 8

THE ROYAL EXCHANGE ASSURANCE—Continued

SCHEDULE B

Bonds and debentures on deposit with Receiver General, viz.:—

Governments—

	Par value	Market value
Dominion of Canada bonds, 1920 1925, 4½ p.c.....	\$ 48,666 67	\$ 42,826 67
Dominion of Canada Victory Loan, 1933, 5½ p.c.....	20,000 00	20,200 00
Dominion of Canada Victory Loan, 1934, 5½ p.c.....	65,500 00	64,845 00
Prov. of Alberta, 1943, 4½ p.c.....	42,826 67	31,691 74
Prov. of Saskatchewan, 1951, 4 p.c.....	42,826 67	32,120 00
British Conversion Loan, 1961, 3½ p.c.....	118,260 00	72,138 60
British War Loan, 1928, 4 p.c.....	150,866 66	134,271 33
British War Loan, 1929, 1947, 5 p.c.....	97,333 33	80,786 67
British War Loan, 1937, 5½ p.c.....	10,000 00	10,100 00

Cities—

Calgary, 1931, 4½ p.c.....	7,300 00	6,278 00
Calgary, 1932, 4½ p.c.....	25,793 33	21,924 33
Calgary, 1941, 4½ p.c.....	32,120 00	25,054 00
Calgary, 1942, 4½ p.c.....	15,573 34	12,147 21
Toronto, 1925, 6 p.c.....	25,000 00	25,250 00
Winnipeg, 1922, 4 p.c.....	20,000 00	19,800 00

Railways—

Alberta and Great Waterways Ry. Co., 1st mtge. (g'teed by Prov. of Alberta), 1959, 5 p.c.....	86,000 00	66,220 00
C.N.R., 1st mtge. deb. stock (g'teed by Dom. Govt.), 1958, 3½ p.c....	19,466 67	12,653 33
C.N. Alberta Ry. 1st mtge. deb. stock (g'teed by Dom. Govt.), 1960, 3½ p.c.....	29,200 00	18,980 00
C.N. Ont. Ry. 1st mtge. deb. stock (g'teed by Dom. Govt.), 1961, 3½ p.c.....	108,526 67	70,542 33
St. John and Quebec Ry., 1st mtge. deb. stock (g'teed by N.B. Govt.), 1962, 4 p.c.....	46,233 33	33,750 33

Total on deposit with Receiver General.....	\$ 1,011,493 34	\$ 801,579 54
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SCHEDULE C

Other bonds owned and held by the company—

Cities—

	Par value	Market value
Montreal, 1948, 4 p.c.....	\$ 13,918 66	\$ 10,717 38
Montreal, 1951, 4½ p.c.....	8,068 93	6,132 39

Railway—

Montreal Street Ry., 1922, 4½ p.c.....	58,400 00	57,232 00
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Miscellaneous—

Eastern Can. Savings and Loan Co., 1922, 5½ p.c.....	2,500 00	2,475 00
Eastern Can. Savings and Loan Co., 1924, 5½ p.c.....	2,500 00	2,475 00
Canada Perm. Mortgage Corp., 1922, 5½ p.c.....	25,000 00	25,000 00

Total par and market values.....	\$ 110,387 59	\$ 104,031 77
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SCHEDULE D

Stocks owned and held by the Company:—

	Par value	Market value
Reliance Agencies Ltd. stock.....	\$ 5,500 00	\$ 5,500 00
Brown Trust Co. stock.....	2,500 00	2,500 00

Total par and market values.....	\$ 8,000 00	\$ 8,000 00
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THE ROYAL INSURANCE COMPANY, LIMITED

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

Chairman, THOMAS WOODSEND—Manager J. J. ATKINSON—Principal Office, Liverpool, Eng.—
Chief Agent in Canada, J. H. LABELLE—Head Office in Canada, Montreal

(Established May 31, 1845. Commenced business in Canada, 1851.)

CAPITAL

Amount of joint capital authorized, £6,000,000.....	\$29,200,000 00
Amount subscribed.....	27,250,559 33
Amount paid thereon in cash.....	6,812,639 83

ASSETS IN CANADA

Held solely for the protection of Canadian policyholders

Market value of bonds and debts. on deposit with Receiver General (<i>For details, see Schedule B</i>).....	\$ 2,002,457 08
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Other Assets in Canada

Real estate in Canada held by the Company, viz.: (Building situate Notre Dame Street and Place d'Armes Square, Montreal, \$450,000; building situate 27 and 29 Wellington Street East, Toronto, \$75,000; vacant lot, Vancouver, \$20,784).....	545,784 00
Mortgage loans on real estate, first liens.....	474,500 00
Market value of bonds held by company (<i>For details, see Schedule C</i>).....	1,000,810 00
Cash at head office in Canada.....	2,043 75
Cash in banks, viz.:—	
Bank of Nova Scotia, Halifax.....	\$ 4,091 56
Royal Bank, Montreal.....	273,874 01
Molsons Bank, Montreal.....	15,295 71
Royal Bank, Winnipeg.....	13,802 11
Royal Bank, Toronto.....	18,617 00
Molsons Bank, Calgary.....	13,765 82
Royal Bank, Vancouver.....	18,652 07
Manhattan Co. Bank, New York.....	3,742 89
Total cash in banks.....	361,841 17
Interest accrued.....	43,716 30
Rents due, \$479.17; accrued, \$4,016.67.....	4,495 84
Agents' balances and premiums uncollected (\$11,120.30 was on business prior to October 1, 1921).....	267,636 25
All other assets.....	5,084 30
Gross assets in Canada.....	\$ 4,708,363 69
Deduct assets not admitted.....	11,120 30
Net admitted assets in Canada.....	\$ 4,697,243 39

LIABILITIES IN CANADA

Net amount of claims unadjusted (\$3,177 accrued prior to 1921).....	\$ 137,136 00
Net amount of claims, resisted not in suit.....	1,000 00
Reserve of unearned premiums, \$1,640,520.45; carried out at 80 per cent.....	1,312,416 36
Taxes due and accrued.....	34,514 45
Due and accrued for salaries, rent, etc.....	5,159 75
Due for reinsurance premiums.....	12,545 42
All other liabilities.....	7,280 85
Total liabilities in Canada.....	\$ 1,510,052 83

SESSIONAL PAPER No. 8

THE ROYAL INSURANCE COMPANY—*Continued*

INCOME IN CANADA

Gross premiums written.....	\$2,381,598 31
Deduct reinsurances, \$117,167.43; return premiums, \$368,857.80.....	486,025 23
Net premiums written.....	\$ 1,895,573 03
Interest earned.....	205,447 59
Rents earned.....	17,119 48
Total income in Canada.....	\$ 2,118,140 12

EXPENDITURE IN CANADA

Gross losses incurred during the year.....	\$1,288,954 04
Deduct savings and salvage, \$1,766.79; reinsurance, \$105,317.30.....	113,084 09
Net losses incurred.....	\$ 1,175,869 95
Adjustment expenses.....	23,239 46
Paid for commission or brokerage.....	342,160 43
Paid for commission on profits.....	8,653 72
Paid for salaries: head office officials, and general and special agents, \$197,409.11; travelling expenses, officials, \$15,263.23; fees, auditors, \$2,646.25.....	215,318 59
Taxes.....	55,643 84
Miscellaneous expenditure, viz.: Printing and stationery, \$20,723.29; underwriters' associations, \$24,789.86; fire departments, patrols, etc., \$5,425.41; advertising, \$4,269.95; rents, \$21,828.05; postage, telegrams, telephones and express, \$12,147.15; maps and plans, \$2,919.32; office furniture and fixtures, \$6,108.72; legal expenses, \$758.59; sundry office expenses, \$6,698.49; Proportion Newark expenses, \$13,100.83.....	118,769 66
Total expenditure in Canada.....	\$ 1,939,660 70

RISKS AND PREMIUMS IN CANADA

	Amount	Premiums
	\$	\$ cts.
Gross in force at end of 1920.....	298,757,923	3,374,091 62
Taken in 1921, new and renewed.....	219,915,642	2,381,598 31
Totals.....	518,673,565	5,755,689 93
Less ceased.....	208,458,164	2,322,082 96
Gross in force at end of 1921.....	310,215,401	3,433,606 97
Less reinsured.....	17,873,045	173,319 69
Net in force at end of 1921.....	292,342,356	3,260,287 28

SCHEDULE B.

Bonds and debentures on deposit with Receiver General:—

Governments—

	Par value	Market value
Canada stock, 1909-34, 3½ p.c.....	\$ 48,666 67	\$ 34,553 33
Canada stock, 1930-50, 3½ p.c.....	104,633 33	68,011 66
Dom. of Canada War Loan, 1937, 5½ p.c.....	161,000 00	167,440 00
British Columbia, 1937, 3½ p.c.....	100,000 00	75,000 00
British Columbia, 1941, 4½ p.c.....	34,066 67	25,209 33
Manitoba, 1937, 4 p.c.....	100,000 00	81,000 00
New Brunswick, 1938, 3 p.c.....	77,866 67	55,285 33
New Brunswick, 1922, 4 p.c.....	24,500 00	24,235 00
Nova Scotia, 1945, 3½ p.c.....	108,040 00	71,306 40
British War Loan, 1929-1947, 5 p.c.....	520,733 33	432,208 66

Cities—

Toronto, 1948, 4 p.c.....	50,000 00	39,000 00
Toronto, 1936, 4½ p.c.....	31,000 00	27,590 00
Toronto, 1948, 4½ p.c.....	97,333 33	82,733 33
Victoria, 1943, 4½ p.c.....	60,000 00	46,800 00

Town—

Maisonneuve, 1952, 5 p.c.....	24,433 33	21,413 33
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12 GEORGE V, A. 1922

THE ROYAL INSURANCE COMPANY—Continued

SCHEDULE B—Concluded.

Bonds and debentures on deposit with Receiver General:—Concluded.

<i>Schools—</i>			
Montreal Protestant, 1927-1928, 6 p.c.....	\$	40,000 00	
“ “ 1929, 6 p.c.....		10,000 00	\$ 50,300 00
Montreal Technical (g'teed by Prov. of Quebec), 1949, 4 p.c.....		97,333 33	74,946 66
Westmount, 1925-1927, 5 p.c.....		18,000 00	17,280 00
<i>Railways—</i>			
Can. Nor. Ont. Ry. 1st mtge. deb. stock (g'teed by Dom. of Can.), 1961, 3½ p.c.....		148,433 33	96,481 66
Can. Nor. Ry., Ontario Div. (g'teed by Prov. of Manitoba), 1930, 4 p.c.....		260,853 34	226,942 40
Can. Nor. Ry., 1st mtge. (g'teed by Prov. of Manitoba), 1930, 4 p.c.....		243,333 33	209,266 66
G.T.P. 1st mtge. stg. (g'teed by Dom. of Canada), 1962, 3 p.c.....		121,666 67	75,433 33
Total on deposit with Receiver General.....	\$	2,481,793 33	\$2,002,457 08

SCHEDULE C.

Bonds and debentures held by company:—

	Par value	Market value
Dom. of Canada, Victory Loan, 1934, 5½ p.c.....	\$ 35,000 00	\$ 34,650 00
British War Loan, 1929-47.....	730,000 00	605,900 00
Canada Permanent Mortgage Corp., 1921, 6 p.c.....	50,000 00	49,500 00
Canadian Mortgage Investment Co'y. Debentures, 1926, 5½ p.c.....	50,000 00	50,000 00
Huron and Erie Mortgage Corp., 1922, 5 p.c.....	50,000 00	50,000 00
Grand Trunk Pacific Ry., (g'teed by Dom. of Can.) 1962, 4 p.c.....	97,200 00	77,760 00
Traders' Building Association, Ltd., 1924-29, 6 p.c.....	140,000 00	133,000 00
Total held by the company.....	\$1,152,200 00	\$1,000,810 00

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

FIRE ACCOUNT

Fire Fund at the beginning of the year:—	Claims paid and outstanding.. £	3,730,331 9 1
Reserve for un-expired risks. £2,829,823 0 0	Commission.....	897,200 19 10
Additional	Expenses of Management.....	1,745,128 17 8
Reserve..... 2,570,177 0 0	Contributions to Fire Brigades	10,602 9 8
£ 5,400,000 0 0	Profit carried to Profit and Loss	
Premiums after deduction of Re-insurances..... 6,428,319 1 4	Account.....	303,550 5 1
	Fire Fund at the end of the year:—	
	Reserve for unexpired risks, being 40 per cent of premiums £2,571,328 0 0	
	Additional	
	Reserve.. 2,570,177 0 0	
		5,141,505 0 0
£ 11,828,319 1 4		£ 11,823,319 1 4

PROFIT AND LOSS ACCOUNT.

Balance of last year's Account... £	549,741 4 3	Dividend for year 1921:—	
Interest and Dividends (less Income Tax) not carried to other Accounts.....	802,389 16 6	Interim payment..... £	435,005 14 4
Surplus from Fire Account.....	303,550 5 1	Provision for final payment	435,005 14 4
Transferred from:—		£	870,011 8 8
Employers' Liability Account..	100,000 0 0	Interest on Debenture Stock:—	
General Insurance Account.....	103,000 0 0	Paid July	
General Contingencies Fund....	200,000 0 0	1st, 1921 .£	11,813 4 0
Personal Accident Fund.....	50,000 0 0	Provision for payment due 1st January, 1922.....	10,339 10 11
			22,152 14 11

SESSIONAL PAPER No. 8

THE ROYAL INSURANCE COMPANY—*Continued*PROFIT AND LOSS ACCOUNT—*Concluded.*

Loss on 1920 Marine Account.. £	91,681 17 8
Written off Cost of Businesses acquired.....	100,000 0 0
Loss on sale of investments....	198,977 17 1
Provision for Income Tax and Corporation Profits Tax.....	100,000 0 0
Transferred to— Superannuation Fund.....	55,000 0 0
Balance carried forward.....	667,857 7 6
<hr/> £ 2,105,681 5 10 <hr/>	<hr/> £ 2,105,681 5 10 <hr/>

THE ROYAL INSURANCE COMPANY—*Concluded*

BALANCE SHEET

LIABILITIES				ASSETS			
	£	s.	d.		£	s.	d.
Shareholders' Capital paid up—1,119,886 Shares of £5 each, £1 5s. per Share paid.....	1,399,857	10	0	Mortgages on property within the United Kingdom.....	1,013,464	19	0
Life Assurance Fund.....	13,113,149	8	10	Mortgages on property out of the United Kingdom.....	180,422	15	9
Amunity Fund.....	892,901	6	9	Loans on parochial and other public rates.....	510,131	14	4
Capital Redemption Assurance Fund.....	78,443	3	0	Loans on Life Interests.....	31,800	0	0
Personal Accident Fund.....	123,107	12	7	Loans on Reversions.....	17,050	0	0
Employers' Liability Fund.....	621,217	0	8	Loans on Company's Policies within their surrender values.....	741,415	4	9
General Insurances Account.....	1,701,977	10	2	Investments—			
Marine Fund.....	1,579,999	5	9	Deposit with the High Court—			
Superannuation Fund.....	280,650	2	5	British Government Securities..... £	2,700	0	0
Fire Fund.....	5,141,505	0	0	British Railway Preference Stock.....	16,000	0	0
Reserve Fund.....	1,000,000	0	0				
Profit and Loss Account.....	607,857	7	6	British Government Securities.....	18,700	0	0
				Municipal and County Securities, United Kingdom.....	5,722	116	16
General Contingencies Fund.....	26,600,665	8	6	Indian and Colonial Government Securities.....	708,731	9	9
4% Redeemable Debenture Stock.....	1,600,000	0	0	Indian and Colonial Provincial Securities.....	165,716	6	11
Perpetual Insurance Account.....	738,257	0	0	Indian and Colonial Municipal Securities.....	357,524	14	6
Chains admitted or intimated but not paid—	11,484	4	5	Foreign Government Securities.....	3,700,391	10	10
Life..... £	123,595	17	2	Foreign Provincial Securities.....	459,332	8	4
Fire.....	819,351	7	7	Railway Municipal Securities.....	928,000	7	1
Marine.....	398,366	2	2	Railway and other Debentures and Debenture Stocks—			
General.....	1,053,200	0	0	Home and Foreign.....	6,570,511	13	3
				Railway and other Preference and Guaranteed Stocks.....	3,621,607	7	4
Annuities due and unpaid.....	2,394,513	6	11	Railway Ordinary Stocks (of which £253,622 is Preferred)	308,648	0	0
Outstanding Dividends.....	390	9	11	Shares of Incorporated Companies.....	2,031,519	3	9
Outstanding Balances.....	2,773	1	2	Freehold Ground Rents.....	55,979	19	7
Bills Payable.....	652,614	13	1	House Property—Freehold—			
Balances of Reinsurance Accounts.....	50,149	16	10	United Kingdom..... £	1,265,222	8	11
Debenture Interest due and paid 1st January, 1922.....	1,472,528	10	6	India and Colonies.....	314,357	0	2
Final Dividend, payable 30th May, 1922.....	10,339	10	11	United States.....	603,690	5	7
	435,005	14	4	Other Foreign Countries.....	145,910	16	5
				House Property—Leasehold.....			
				Agents' balances.....	2,329,810	11	1
				Outstanding Premiums.....	177,701	7	8
				Outstanding Interest, Dividends, and rents.....	2,051,173	0	8
				Interest accrued but not payable.....	317,686	1	0
				Bills receivable.....	3,931	7	7
				Cash—	293,467	15	0
				On deposit..... £	21,830	5	5
				In hand and on current account.....	1,312,477	12	8
					1,334,307	18	1
					£ 34,028,721	16	7

SESSIONAL PAPER No. 8

THE ROYAL SCOTTISH INSURANCE COMPANY, LIMITED

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

Chairman, Sir SAMUEL CHISHOLM, BART—General Manager and Secretary, MARK HURLL—
Principal Office Glasgow, Scotland—Chief Agent in Canada, G. E. MOBERLY—Head Office
in Canada, 17 St. John St., Montreal

(Incorporated 1907. Dominion license issued January 10, 1920)

CAPITAL

Amount of joint stock capital authorized.....	£ 300,000 00	\$ 1,460,000 00
Amount of joint stock capital subscribed.....	150,000 00	730,000 00
Amount paid thereon in cash.....	30,000 00	146,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

	Par value	Market value
Bonds on deposit with Receiver General, viz:—		
British War Loan, 1929, 1947, 5 p.c.....	\$ 73,000 00	\$ 60,590 00
British War Loan 1912-1947, 5 p. c.....	107,066 67	88,865 34
British Funding Loan, 1960-1990, 4 p.c.....	12,166 67	8,395 00
Total on deposit with Receiver General.....	\$ 192,233 34	\$ 157,850 34
Carried out at market value.....		\$ 157,850 34

Other Assets in Canada

Cash at head office in Canada.....		1,565 28
Cash in banks, viz:—		
Royal Bank of Canada, Montreal.....	\$ 9,757 43	
Royal Bank of Canada, Winnipeg.....	11,462 15	
Total cash in banks.....		21,219 58
Agents' balances and premiums uncollected (\$2,571.24 on business prior to October 1, 1921).		26,776 57
Interest accrued.....		841 52
Gross assets in Canada.....	\$ 208,253 29	
Deduct assets not admitted.....		2,571 24
Net admitted assets in Canada.....	\$ 205,682 05	

LIABILITIES IN CANADA

Total amount of claims unadjusted.....	\$ 3,322 00	
Total amount of claims, resisted, in suit.....	5,750 00	
Total unsettled claims.....	\$ 9,072 00	
Reserve of unearned premiums, \$128,497.23; carried out at 80 per cent.....		102,797 82
Taxes due and accrued.....		4,214 84
Salaries, rent, advertising, etc.....		603 66
Reinsurance premiums, \$642.89; return premiums, \$241.30.....		884 19
Balance due Northern Assurance Co. Ltd.....		9,541 34
Total liabilities in Canada.....	\$ 127,113 85	

12 GEORGE V, A. 1922

THE ROYAL SCOTTISH—Continued

INCOME IN CANADA

Gross premiums written.....	\$ 259,589 39
Deduct reinsurances, \$8,991.10; return premiums, \$49,362.80.....	58,353 90
Net premiums written.....	\$ 201,235 49
Interest earned on investments.....	7,695 34
Total income in Canada.....	\$ 208,930 83

EXPENDITURE IN CANADA.

Gross losses incurred during the year.....	\$ 106,821 36
Deduct savings and salvage, \$3.39; reinsurances, \$12.55.....	15 94
Total net amount incurred for claims.....	\$ 106,805 42
Adjustment expenses.....	2,075 13
Commission on profits.....	8 40
Commission or brokerage.....	45,459 39
Salaries, \$14,628.42; auditors' fees, \$300; travelling expenses, \$1,727.36.....	21,923 75
Taxes.....	8,277 44
Miscellaneous expenditure, viz.: Tariff association charges, \$3,033.55; advertising, \$538.70; postage, telegrams, telephones and express, \$1,384.76; printing and stationery, \$8,054.49; maps and plans, \$1,657.86; rents, etc., \$1,304.14; sundries, \$587.13; legal expenses, \$64; furniture and fixtures, \$926.82; inspections and surveys, \$2,905.81.....	20,320 65
Total expenditure in Canada.....	\$ 199,602 21

SUMMARY OF RISKS AND PREMIUMS IN CANADA

	Amount	Premiums
	\$	\$ cts.
Gross in force at end of 1920.....	16,566,270	187,495 60
Taken in 1921, new and renewed.....	23,349,904	259,589 39
Totals.....	39,916,174	447,084 99
Less ceased.....	18,618,929	206,904 07
Gross in force at end of 1921.....	21,297,245	240,180 92
Less reinsured.....	887,223	8,229 89
Net in force at end of 1921.....	20,410,022	231,951 03

SESSIONAL PAPER No. 8

THE ROYAL SCOTTISH—*Concluded*
GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

REVENUE ACCOUNT

REVENUE ACCOUNT				£	s.	d.
	£	s.	d.			
Balance at 1st Jan., 1921.....	10,806	5	0	Losses paid and outstanding.....	76,438	6 10
Reserve for unexpired risks.....	65,512	0	9	Commission.....	18,451	19 5
Premiums.....	111,255	15	2	Expenses of management.....	22,396	7 9
Dividends and interest.....	4,115	14	9	Reserve for unexpired risks—		
				50% of net premiums for 1921.....	£	55,627 17 7
				Additional reserve.....		7,913 10 8
				Balance.....	63,541	8 3
					7,861	13 5
					£	188,689 15 8

BALANCE SHEET

	£	s.	d.		£	s.	d.
LIABILITIES				ASSETS			
Shareholders' Capital—				Mortgages on property within the United Kingdom.....	4,400	0	0
Authorized, 60,000 shares at £5 each... £	300,000	0	0	Loans secured on municipal and other public rates.....	5,050	0	0
Paid up, £1 per share.....	30,000	0	0	Investments—			
Reserve for unexpired risks.....	55,627	17	7	British Government securities.....	93,466	18	10
Additional reserve.....	7,913	10	8	Corporation of Glasgow stock.....	5,580	0	0
Reserve for investment fluctuations.....	7,000	0	0	Due by other companies and agents.....	15,386	3	9
Revenue account balance.....	7,861	13	5	Interest accrued but not payable.....	1,211	15	8
Reserve for outstanding claims.....	14,754	0	4	Outstanding premiums.....	20	3	9
Reserve for charges and income tax.....	4,910	11	9	Cash at bankers and in hand.....	14,528	12	3
Due to other companies and agents.....	11,596	0	6				
	£	139,663	14	3			

12 GEORGE V, A. 1922

ST. PAUL FIRE AND MARINE INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, F. R. BIGELOW—Secretary, A. W. PERRY—Principal Office, St. Paul, Minn.—Chief Agent in Canada, S. S. PATCHELL—Head Office in Canada, Winnipeg, Man.

(Incorporated May, 1865. Dominion license issued September 14, 1907)

CAPITAL

Amount authorized, subscribed and paid in cash..... \$ 2,000,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds and debentures on deposit with Receiver General, viz:—

<i>Governments—</i>	Par value	Market value
Dom. of Canada War Loan, 1933, 5½ p.c.....	\$ 25,000 00	\$ 25,250 00
Dom. of Canada War Loan, 1937, 5½ p.c.....	95,000 00	98,800 00
Province of Alberta, 1923, 4½ p.c.....	50,000 00	51,000 00
Province of Manitoba, 1937, 4 p.c.....	60,000 00	48,600 00
<i>Cities—</i>		
Fort William, 1940, 4½ p.c.....	10,000 00	8,000 00
Galt, 1946, 4 p.c.....	51,000 00	39,780 00
Hamilton, 1927, 4 p.c.....	35,000 00	32,200 00
Hamilton, 1937, 4 p.c.....	15,000 00	12,450 00
St. Boniface, 1942, 5 p.c.....	25,000 00	19,750 00
<i>School—</i>		
Calgary, P., 1945, 4½ p.c.....	20,000 00	15,200 00
Calgary, P., 1952, 4½ p.c.....	5,000 00	3,650 00
<i>Miscellaneous—</i>		
Toronto Harbour Com., (g'teed by City of Toronto), 1953, 4½ p.c.....	100,000 00	86,000 00
Total on deposit with Receiver General.....	<u>\$ 491,000 00</u>	<u>\$ 440,680 00</u>

Carried out at market value..... \$ 440,680 00

Other Assets in Canada

Amount of loans secured by bonds, etc., in Canada.....	200 00
Cash at head office.....	50 00
Cash in Standard Bank of Canada, Winnipeg.....	61,776 31
Amount due for reinsurance losses.....	1,139 48
Interest due, \$2,125; accrued, \$4,119.01.....	6,244 01
Agents' balances and premiums uncollected, viz:—	
Fire (\$981.28 on business prior to Oct. 1, 1921).....	\$ 65,275 92
Automobile (A) (\$528.37 on business prior to Oct. 1, 1921).....	2,316 20
Automobile (B) (\$86.01 on business prior to Oct. 1, 1921).....	377 05
Inland transportation (\$59.04 on business prior to Oct. 1, 1921).....	3,857 59
Tornado (\$15.40 on business prior to Oct., 1921).....	165 04
Total.....	<u>71,991 80</u>
Gross assets in Canada.....	<u>\$ 582,081 60</u>
Deduct assets not admitted.....	1,670 10
Net admitted assets in Canada.....	<u>\$ 580,411 50</u>

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ST. PAUL—Continued

LIABILITIES IN CANADA

Net amount of fire claims, adjusted and unpaid.....	\$ 16,347 62	
Net amount of fire claims, unadjusted.....	20,068 77	
Net amount of fire claims, resisted, in suit.....	1,350 00	
Net amount of automobile (A) claims, adjusted and unpaid.....	75 07	
Net amount of automobile (A) claims, adjusted.....	4,861 00	
Net amount of automobile (B) claims, unadjusted.....	315 00	
Net amount of inland transportation claims, unadjusted.....	5,655 51	
Net amount of tornado claims, adjusted and unpaid.....	271 71	
Net amount of tornado claims, unadjusted.....	415 00	
Total net amount of unsettled claims.....	\$ 49,359 68	
Reserve of unearned premiums, viz:—		
Fire.....	\$ 245,460 74	
Automobile (A).....	16,059 02	
Automobile (B).....	1,984 35	
Inland transportation.....	11,591 07	
Tornado.....	14,838 28	
Total, \$289,933.46; carried out at 80 per cent.....		231,946 77
Taxes due and accrued.....		51,158 09
Agency and other expenses, fire, \$393.48; other, \$131.16.....		524 64
Reinsurance premiums.....		21 62
Total liabilities in Canada.....	\$ 333,010 80	

INCOME IN CANADA

Premiums	Class of Business				
	Fire	Auto (A)	Auto (B)	Inland Trans- portation	Tornado
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	538,929 98	58,264 82	5,972 64	34,710 10	9,664 80
Less reinsurance.....	51,361 15	97 03		370 73	40 13
Less return premiums.....	106,760 47	18,157 46	1,738 41	2,663 66	2,097 97
Total deduction.....	158,121 62	18,254 49		3,034 39	2,138 10
Net premiums written....	380,808 36	40,010 33	4,234 23	31,675 71	7,526 70
Net premiums written for all classes of business.....	\$ 464,255 33				
Interest earned on investments.....	23,316 84				
Income from all other sources.....	4 77				
Total income in Canada.....	\$ 487,576 94				

EXPENDITURE IN CANADA

Claims	Class of Business				
	Fire	Auto (A)	Auto (B)	Inland Trans- portation	Tornado
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year.....	169,133 31	21,122 15	2,374 19	14,699 59	8,774 32
Less savings and salvage.....	932 69	255 00	24 72	18 62	
Less reinsurance.....	20,903 52			560 00	43 00
Total deduction.....	21,836 21			578 62	
Net losses incurred during the year.....	147,297 10	20,867 15	2,349 47	14,120 97	8,731 32

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ST. PAUL—Continued

EXPENDITURE IN CANADA—Concluded.

Total net losses incurred for all classes of business.....	\$	193,366 01
Adjustment expenses, fire, \$3,061.34; other, \$2,563.38.....		5,624 72
Commission and brokerage, fire, \$76,036.97; other, \$17,866.20.....		93,903 17
Commission on profits, fire.....		2,966 09
Taxes, fire, \$21,328.01; other, \$5,536.98.....		26,864 99
*Salaries and travelling expenses: Salaries, chief agency, \$14,010.31; other, \$7,449.90; travelling expenses: chief agency, \$1,933.89; other, \$6,964.12.....		30,358 22
†Miscellaneous expenditure, viz:—Advertising, \$255.67; furniture and fixtures, \$829.27; administrations, \$22,023.94; legal expenses, \$16.50; maps and plans, \$2,130.55; donations, \$52.50; postage, telegrams, telephones and express, \$2,230.82; printing and stationery, \$617.57; rents, \$1,794; underwriters' boards, associations, etc., \$7,338.46; sundry, \$599.73.....		37,889 01
Total expenditure in Canada.....	\$	390,972 21

SUMMARY OF RISKS AND PREMIUMS IN CANADA

	Fire		Auto (A)
	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	55,532,328	559,492 96	39,496 56
Taken in 1921, new and renewed.....	52,803,341	538,929 98	58,264 82
Totals.....	108,335,669	1,098,422 94	97,761 38
Less ceased.....	56,844,218	550,337 21	65,490 93
Gross in force at end of 1921.....	51,491,451	548,085 7.	32,270 45
Less reinsured.....	4,845,079	51,787 64	97 03
Net in force at end of 1921.....	46,646,372	496,298 09	32,173 42

	Auto (B)	Inland Transportation	Tornado
	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	7,656 97	19,035 05	35,443 84
Taken in 1921, new and renewed.....	5,972 64	34,710 10	9,664 80
Totals.....	13,629 61	53,745 15	45,108 64
Less ceased.....	9,660 92	32,016 43	11,971 50
Gross in force at end of 1921.....	3,968 69	21,728 72	33,137 14
Less reinsured.....			170 22
Net in force at end of 1921.....	3,968 69	21,728 72	32,966 92

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

INCOME

Net cash received for premiums.....	\$10,644,221 80
Interest and dividends.....	896,609 91
Rents.....	38,499 96
Borrowed money.....	150,000 00
All other income.....	89,675 83
Gross profit on sale or maturity of bonds.....	10,574 63
Total income.....	\$11,829,582 23

*(Of which \$24,893.74 belongs to Fire business.)

†(Of which \$23,114.00 belongs to Fire business.)

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ST. PAUL—*Concluded*

DISBURSEMENTS

Net amount paid for claims.....	\$ 7,316,166 80
Expenses of adjustment and settlement of claims.....	192,134 93
Interest or dividends to stockholders.....	400,000 00
Commission or brokerage.....	2,664,273 62
Field supervisory expenses.....	242,912 04
Salaries, fees and all other charges of officers, directors, trustees and home office employees	348,890 05
Retns.....	41,350 86
Inspections and surveys including underwriters' boards and tariff associations.....	208,134 92
Federal taxes.....	147,780 00
State taxes on premiums; Insurance Department licenses and fees.....	399,847 53
Fire patrol and salvage corps.....	13,621 42
All other licenses, fees and taxes.....	16,614 57
Real estate, taxes, \$8,399.54; expenses, \$10,830.44.....	19,229 98
Agents' balances charged off.....	627 81
Gross loss on sale or maturity of bonds.....	13,379 18
Gross decrease, by adjustment, in book value of ledger assets.....	13,545 00
Borrowed money repaid.....	150,000 00
All other disbursements.....	222,166 55
Total disbursements.....	<u>\$12,410,675 46</u>

LEDGER ASSETS

Book value of real estate.....	\$ 434,762 87
Mortgage loans on real estate, first liens.....	2,641,835 22
Book value of bonds and stocks.....	13,621,337 48
Cash on hand, in trust companies and banks.....	1,293,582 21
Agents' balances and bills receivable.....	1,737,418 00
All other ledger assets.....	166,051 38
Total ledger assets.....	<u>\$19,894,987 16</u>

NON-LEDGER ASSETS

Interest due and accrued.....	\$ 162,736 72
Gross assets.....	20,057,723 88
Deduct assets not admitted.....	447,342 27
Total admitted assets.....	<u>\$19,610,381 61</u>

LIABILITIES

Net amount of unpaid claims.....	\$ 1,652,115 06
Expenses of investigation and adjustment of losses.....	10,000 00
Total unearned premiums.....	8,598,372 35
Federal, state and other taxes due or accrued (estimated).....	290,000 00
Contingent commissions or other charges, due or accrued.....	67,500 00
Salaries, rents, etc., due or accrued.....	5,000 00
Reserve for contingencies.....	603,585 56
Total liabilities, not including capital stock.....	<u>\$11,226,572 97</u>
Capital stock paid up in cash.....	2,000,000 00
Surplus over all liabilities, including capital stock.....	6,383,808 64
Total liabilities.....	<u>\$19,610,381 61</u>

RISKS AND PREMIUMS

Amount written or renewed during the year—Fire.....	\$ 967,602,167 00
Premiums thereon.....	9,708,114 17
Amount terminated during the year—Fire.....	206,650,515 00
Premiums thereon.....	1,976,212 69
Net amount in force at December 31, 1921—Fire.....	605,597,631 00
Premiums thereon.....	<u>6,402,734 40</u>

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SCOTTISH CANADIAN ASSURANCE CORPORATION

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920

President, Col. J. F. MICHIE—Vice-President, R. S. WALDIE—Secretary, GEOFFREY J. MALCOLM
—Principal Office, Toronto, Ont.

(Incorporated May 11, 1920, by an Act of the Parliament of Canada, 10-11 Geo. V, chap. 95. Dominion license issued December 22, 1920.)

CAPITAL

Amount of joint stock authorized.....	\$ 1,000,000 00
Amount subscribed.....	750,000 00
Amount paid in cash.....	150,000 00

(For List of Shareholders, see Appendix.)

Bonds and debentures owned:—
On deposit with Receiver-General:—

ASSETS

	Par value.	Book value.	Market value.
Dom. of Can. Victory Loan, 1934, 5½ p.c.....	\$ 110,000 00	\$ 102,286 36	\$ 108,900 00
At head office:—			
Province of Ontario, 1936, 6 p.c.....	25,000 00	24,761 65	25,750 00
Total par, book and market values.....	<u>\$ 135,000 00</u>	<u>\$ 127,048 01</u>	<u>\$ 134,650 00</u>
Carried out at book value.....			\$ 127,048 01
Cash at head office.....			75 00
Cash in Imperial Bank of Canada, Toronto.....		\$ 15,027 06	
Less overdraft Union Bank of Canada, Winnipeg.....		—7,942 86	
Net cash in banks.....			\$ 7,084 20
Interest accrued.....			1,289 84
Agents' balances and premiums uncollected:—			
Fire (\$306.76 on business prior to October 1, 1921).....			\$ 23,936 33
Hail (on business prior to October 1, 1921).....			—9 00
Net agents' balances and premiums uncollected.....			\$ 24,540 85
Plans, \$829.88; Furniture and fixtures, \$277.64.....			1,107 52
Amount due for reinsurance losses.....			1,239 24
All other assets.....			14,280 98
Total.....			\$ 177,265 64
Add market value of bonds, over book value.....			7,601 99
Gross assets.....			\$ 184,867 63
Deduct assets not admitted.....			1,405 28
Net admitted assets.....			<u>\$ 183,462 35</u>

LIABILITIES

Net amount of fire claims unadjusted.....	\$ 9,926 39
Total net reserve, \$40,034.51; carried out at 80 per cent thereof.....	32,027 60
Reserve and unpaid losses.....	36,824 57
Agency and other expenses.....	50 00
Taxes due and accrued Fire \$2,170.16; other \$704.63.....	2,874 79
Reinsurance premiums.....	4,387 26
Total liabilities.....	<u>\$ 86,090 61</u>
Excess of assets over all liabilities.....	\$ 97,371 74
Capital stock paid in cash.....	150,000 00

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SCOTTISH CANADIAN—*Concluded*

INCOME

Gross premiums written.....	\$	162,996 56
Deduct reinsurance, \$71,061.97; return premiums, \$26,189.56.....		97,251 53
Net premiums written.....	\$	82,527 32
Interest earned on investments.....		7,475 29
Transfer fees.....		5 00
Total income.....	\$	90,007 61

EXPENDITURE

Claims	Class of Business		
	Fire	Hail	
	\$ cts.	\$ cts.	\$ cts.
Paid for claims occurring during the year.....	101,333 65	50,870 56	
Less reinsurance.....	73,480 34	39,964 53	
Net insured for said claims.....	27,853 31	10,906 03	
Total net incurred for claims for all classes of business.....			\$ 38,759 34
Adjustment expenses, Fire \$1,027.29; other \$575.91.....			1,603 20
Commission and brokerage, fire, \$14,427.44; other, \$83.28.....			15,310 72
Taxes, fire, \$3,326.55; other, \$1,081.....			4,407 55
*Salaries, Fees and Travelling Expenses:—Salaries:—Chief Agency, \$7,880.72; Fees:—auditors, \$125; Travelling Expenses:—chief agency, \$50; agents, \$24.25.....			8,079 97
†Miscellaneous expenditure, viz.—Advertising, \$1,469.52; furniture and fixtures, \$30.85; legal expenses, \$45; maps and plans, \$92.21; entertainment, \$45.30; postage, telegrams, telephones and express, \$992.75; printing and stationery, \$5,140.03; underwriters' boards, associations, etc., \$111.01; charges, \$131.14; exchange, \$91.50.....			8,149 31
Total expenditure in Canada.....			\$ 76,310 09

SUMMARY OF RISKS AND PREMIUMS

Fire	Fire		Hail
	Amount	Premiums	Premiums.
	\$	\$ cts.	\$ cts.
Taken during 1921, new.....	10,217,170	162,996 56	57,664 63
Deduct terminated.....	1,693 634	33,544 06	57,664 63
Gross in force at end of 1921.....	8,523,536	129,452 50	
Deduct reinsured.....	3,657,342	63,556 80	
Net in force at end of 1921.....	4,866,194	65,895 70	

*(Of which \$7,271.97 belongs to Fire business.)

†(Of which \$7,334.38 belongs to Fire business.)

SCOTTISH METROPOLITAN ASSURANCE COMPANY, LIMITED

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

Chairman, Sir VESEY G. HOLT, K.B.E.—Manager, WM. ÆNEAS MACKAY—Principal Office, Edinburgh, Scotland—Chief Agent in Canada, ALEXANDER BISSETT—Head Office in Canada, Montreal.

(Incorporated, 1786. Commenced business in Canada; December 17, 1918.)

CAPITAL

Amount of capital authorized.....	£ 150,000	\$ 730,000 00
Amount subscribed and paid up in cash.....	80,000	380,333 33

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value
British War Loan, 1920, 1947, 5 p.c.....	\$ 211,700 00	\$ 175,711 00
Dom. of Canada Victory Loan, 1933, 5½ p.c.....	15,000 00	15,150 00
Dom. of Canada Victory Loan, 1934, 5½ p.c.....	15,000 00	14,850 00
Prov. of Ontario, 1941, 6 p.c.....	30,000 00	31,200 00
Total par and market value.....	\$ 271,700 00	\$ 236,911 00

Carried out at market value.....\$ 236,911 00

Other Assets in Canada

Bonds held by the Company, viz.:—

Prov. of Ontario, 1941, 6 p.c.....	\$ 10,000 00	\$ 10,400 00
Montreal Protestant Hospital for Insane, 1929, 4½ p.c.....	10,000 00	9,300 00
City of Toronto, 1950, 6 p.c.....	3,000 00	3,150 00
Total par and market value.....	\$ 23,000 00	\$ 22,850 00

Carried out at market value.....22,850 00

Cash at head office.....4,984 02

Cash in banks, viz.:—

Molsons Bank, Montreal, General account.....	\$ 6,163 95
“ “ “ “ Manager’s account.....	1,602 55

Total cash in banks.....\$ 7,766 50

Interest accrued.....2,100 05

Agents’ balances and premiums uncollected, viz.:—

Flire (\$789.90 on business prior to Oct. 1, 1921).....	\$ 25,577 98
Accident, (\$2,868.28 on business prior to Oct. 1, 1921).....	14,741 97
Automobile, “A” (\$803.95 on business prior to Oct. 1, 1921).....	6,581 20
Automobile, “B” (\$4,651.01 on business prior to Oct. 1, 1921).....	8,253 98
Liability (\$4,084.98 on business prior to Oct. 1, 1921).....	26,455 75
Guarantee (\$17.47 on business prior to Oct. 1, 1921).....	863 53
Sickness (\$3,161.43 on business prior to Oct. 1 1921).....	19,889 95

Total (\$102,367.36 less \$24,152.08 commission).....78,215 28

Office furniture and plans.....14,638 93

All other assets.....3,400 00

Gross assets.....370,865 78

Deduct assets not admitted.....26,961 19

Net admitted assets in Canada.....\$ 343,904 59

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SCOTTISH METROPOLITAN—Continued

LIABILITIES IN CANADA.

Unsettled claims, viz.:—		
Fire, adjusted and unpaid.....	\$	210 85
Fire, unadjusted.....		7,470 27
Fire, resisted, in suit.....		10,250 00
Accident, unadjusted.....		1,356 00
Automobile (A), unadjusted.....		10,378 00
Automobile (B), unadjusted.....		1,400 00
Guarantee, unadjusted.....		2,800 00
Liability, unadjusted.....		23,952 00
Liability, resisted, in suit.....		12,050 00
Sickness, unadjusted.....		6,315 00
Total net amount of unsettled claims.....	\$	70,582 12
Reserve of unearned premiums:—		
Fire.....	\$	105,251 37
Accident.....		27,635 04
Automobile (A).....		14,460 06
Automobile (B).....		13,695 91
Liability.....		18,784 54
Guarantee.....		1,412 71
Sickness.....		28,779 01
Total reserve, \$210,018.64; carried out at 80 per cent.....		168,014 91
Reinsurance premiums—		
Accident.....	\$	572 79
Automobile (A).....		1,491 08
Automobile (B).....		133 47
Liability.....		98 98
Guarantee.....		605 70
Sickness.....		672 05
Total (\$3,574.07 less \$893.52 com.).....		2,680 55
Salaries, rent and other expenses.....		1,957 68
Taxes due and accrued.....		8,400 53
All other liabilities.....		2,861 88
Total liabilities in Canada.....	\$	254,497 67

INCOME IN CANADA

Premiums	Class of Business						
	Fire	Accident	Auto (A)	Auto (B)	Guarantee	Liability	Sickness
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross pre- miums writ- ten.....	187,757 13	77,122 94	45,899 26	55,358 83	3,821 13	165,631 29	79,409 86
Less reinsu- rance.....	123 83	5,876 95	10,221 06	6,828 09	862 95	4,953 32	5,298 59
Less return premiums...	35,633 30	13,389 56	6,445 38	17,295 45	16 10	12,785 29	12,994 78
Total deduc- tion.....	35,757 13	19,266 51	16,666 44	24,123 54	879 05	17,738 61	18,293 37
Net premiums written.....	152,000 00	57,856 43	29,232 82	31,235 29	2,942 08	147,892 68	61,116 49
Net premiums written for all classes of business.....	\$						482,275 79
Interest earned on investments.....							4,666 76
Total income in Canada.....	\$						486,942 55

SCOTTISH METROPOLITAN—Continued

EXPENDITURE IN CANADA

Losses	Class of Business						
	Fire	Accident	Auto (A)	Auto (B)	Guarantee	Liability	Sickness
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year.	51,141 16	43,597 58	42,853 04	14,138 62	3,814 82	114,323 29	39,738 91
Less savings and salvage.	571 76						
Less reinsurance.	4 90	17,065 30	8,956 55	2,258 15	2,988 51	10,702 84	4,754 26
Total deduction.	576 66						
Net losses incurred.	50,564 50	26,532 28	33,896 49	11,880 47	826 31	103,620 45	34,984 65

Total net losses incurred for all classes of business.	\$ 262,305 15
Adjustment expenses, fire	1,240 56
Commission and brokerage, fire, \$36,361.79; other, \$71,935.51	108,297 30
Taxes, fire, \$3,946.93; other, \$7,627.88	11,574 81
*Salaries, fees and travelling expenses:—Salaries:—Chief agency, \$29,456.45; other, \$14,192.39; Fees:—Directors, \$1,250; auditors, \$200; Travelling expenses:—Chief agency, \$2,660.80; other, \$1,367.02; agents, \$1,756.77	50,885 43
†Miscellaneous expenditure, viz.:—Advertising, \$5,479.89; furniture and fixtures, \$2,835.55; inspections and surveys, \$1,242.75; legal expenses, \$150.46; maps and plans, \$1,890.25; postage, telegrams, telephones and express, \$3,212.05; printing and stationery, \$12,052.91; rents, \$2,900; underwriters' boards, associations, etc., \$3,358.63; sundry, \$6,123.74	39,246 23
Total expenditure in Canada.	\$ 473,548 00

SUMMARY OF RISKS AND PREMIUMS IN CANADA

Risks and Premiums	Class of Business			
	Fire		Accident	Automobile (A)
	Amount	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.	11,020,793 88	126,244 89	27,964 95	36,068 65
Taken in 1921, New and Renewed.	16,332,627 77	187,757 13	76,972 94	45,899 26
Totals.	27,353,421 65	314,002 02	104,937 89	81,967 91
Less ceased.	11,227,191 43	128,907 07	44,262 05	42,530 49
Gross in force at end of 1921.	16,126,230 22	185,094 95	60,675 84	39,437 42
Less reinsured.	93,500 00	288 20	5,405 75	10,517 30
Net in force at end of 1921.	16,032,730 22	184,806 75	55,270 09	28,920 12

*(Of which \$20,887.99 belongs to Fire business.)

†(Of which \$17,357.92 belongs to Fire business.)

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SCOTTISH METROPOLITAN—*Continued*SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

Risks and Premiums	Class of Business			
	Automobile (B)	Guarantee	Liability	Sickness
	Premiums	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	23,804 02	1,922 20	36,721 09	31,246 67
Taken in 1921, New and Renewed.....	54,951 00	3,893 03	152,846 00	79,259 86
Totals.....	78,755 02	5,725 23	189,567 09	110,506 53
Less ceased.....	44,532 03	1,765 20	145,865 55	48,114 26
Gross in force at end of 1921.....	34,222 99	3,960 03	43,701 54	62,392 27
Less reinsured.....	6,831 16	1,017 45	106 90	4,834 24
Net in force at end of 1921.....	27,391 83	2,942 08	43,594 64	57,558 03

SCOTTISH METROPOLITAN—Concluded

FIRE ACCOUNT

	£	s.	d.		£	s.	d.	
Amount of Fire Insurance Fund at the beginning of the year—				Losses under Policies paid and outstanding.....				
Reserve for unexpired risks.....				Commission.....	22,013	7	3	
Premiums.....	16,176	8	9	Expenses of Management.....	10,633	17	5	
Amount transferred from Profit and Loss Account.....	38,639	17	3	Contributions to Fire Brigades.....	6,221	14	7	
	125	9	5	Amount of Fire Insurance Fund at end of the year, as per Third Schedule—	16	17	3	
				Reserve for unexpired risks being 40% of the Premium Income for the year.....	15,455	18	11	
	£	54,941	15	5	£	54,941	15	5

LOSS ACCOUNT

	£	s.	d.	£	s.	d.
Balance of last year's Account.....	22,492	10	6			
Less Dividend paid						
for 1919..... £	14,000	0	0			
Less Insurance Tax						
thereon.....	4,200	0	0	9,800	0	0
Interest, Dividends and Rents, (less Income Tax thereon):—						
Not carried to other Accounts				4,723	8	5
				22,492	10	6
Expenses not charged to other Accounts						
Share of Pensions applicable to Life Department						
Furnishings—Amount written off						
Taxes.....						
Amount transferred to Fire Insurance Account						
Amount transferred to Accident Insurance Account						
Amount transferred to Marine Insurance Account						
Balance on London Amicable Fund						
Balance.....						
				11,818	15	3
				13,000	0	0
				3,507	3	5
				5,573	17	2
				125	9	5
				2,650	15	0
				585	0	0

BALANCE SHEET

	£	42,192 8 9		BALANCE SHEET		£	42,192 8 9
LIABILITIES							ASSETS
Shareholders' Capital:				Mortgages on Property within the United Kingdom.....		£	99,606 18 4
Authorized and Subscribed, 30,000 shares £5 each.....	£	150,000 0 0		Loans on Life Interests.....			34,858 9 0
				Loans on Life Reversions.....			12,050 16 2
				Loans on Life Stocks and Shares.....			75,475 0 0
Shareholders' Capital paid up.....			£	Loans on Life Company's Policies (within their Surrender Value).....			50,993 12 1
Life Assurance Fund.....	£	908,329 4 6		Loans on Life Personal Security.....			2,713 15 8
Fire Insurance Fund.....		15,455 18 11					

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*The Stock Exchange Securities have been taken at or under the values at which they stood at last Quinquennial Valuation, and at or under cost price in the case of Investments since made except in the case of sound redeemable Securities, values of which are being adjusted by annual instalments to bring them to redemption values at date of maturity.

THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

General Manager, JAMES A. COOK—Secretary, JOHN GUNN—Principal Office, Edinburgh, Scotland—Chief Agents in Canada, Messrs ESINHART and EVANS—Head Office in Canada, Montreal

(Organized 1824. Incorporated June 26, 1833. Commenced business in Canada, February, 1882)

CAPITAL

Amount of capital authorized.....	\$30,000,000 00
Amount subscribed.....	27,593,700 00
Amount paid thereon in cash.....	<u>1,500,000 00</u>

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Market value of bonds and debentures on deposit with Receiver General. (<i>For details, see Schedule B</i>).....	\$ 626,388 65
--	---------------

Other Assets in Canada.

Amount secured by way of loans on real estate in Canada, by bond or mortgage, first liens..	596,357 00
Market value of bonds and debentures held by Co. (<i>For details, see Schedule C</i>).....	944,726 25

Cash in banks, viz:—

Imperial Bank of Canada, Toronto.....	\$ 78,618 44
Union Bank of Canada, Winnipeg.....	5,518 09

Total cash in banks..... 84,136 53

Interest due, \$1,271.17; accrued, \$7,613.74..... 8,884 91

Agents' balances and premiums uncollected:—

Fire (\$6,911.62 on business prior to Oct. 1, 1921).....	\$ 53,693 10
Automobile (A) (\$758.76 on business prior to Oct. 1, 1921).....	2,108 95
Automobile (B) (\$510.07 on business prior to Oct. 1, 1921).....	1,417 72
Explosion.....	261 03
Sprinkler Leakage (\$41.03 on business prior to Oct. 1, 1921).....	291 59
Tornado (\$128.75 on business prior to Oct. 1, 1921).....	188 20

Total..... 57,960 59

Gross assets in Canada..... \$ 1,373,727 69

Deduct assets not admitted..... 8,350 22

Net admitted assets in Canada..... \$ 1,365,377 47

LIABILITIES IN CANADA

Net amount of fire claims, adjusted and unpaid.....	\$ 5,665 00
Net amount of fire claims, unadjusted.....	23,361 00
Net amount of fire claims, resisted, in suit (\$4 accrued prior to 1921).....	1,250 00
Net amount of automobile (A) claims, adjusted and unpaid.....	66 00
Net amount of automobile (A) claims, unadjusted.....	950 00
Net amount of automobile (B) claims, adjusted and unpaid.....	2,026 00
Net amount of automobile (B) claims, unadjusted.....	396 00
Net amount of sprinkler leakage claims, unadjusted.....	18 00
Net amount of tornado claims, adjusted and unpaid.....	8 00
Net amount of tornado claims, unadjusted.....	10 00

Total net amount of unsettled claims..... \$ 34,300 00

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THE SCOTTISH UNION AND NATIONAL—Continued

LIABILITIES IN CANADA—Concluded.

Reserve of unearned premiums: fire, \$349,904.20; automobile (A), \$5,741.33; automobile (B) \$4,596.87; explosion, \$344.53; tornado, \$2,057.37; sprinkler leakage, \$3,352.36; Total, \$365,996.66; carried out at 80 per cent.....	\$	292,797 33
Taxes due or accrued, fire, \$34,022.40; other \$1,446.00.....		39,615 33
Agency and other expenses due and accrued, fire.....		8 53
Reinsurance premiums, fire.....		66 69
All other liabilities.....		148 95
Total liabilities in Canada.....	\$	366,936 83

INCOME IN CANADA

Premiums	Class of Business					
	Fire	Auto (A)	Auto (B)	Explosion	Sprinkler	Tornado
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	488,844 96	15,948 35	10,610 90	1,102 69	3,690 46	2,009 13
Less reinsurance.....	17,198 29			185 26	303 10	75 00
Less return premiums.....	56,888 36	2,609 98	1,646 69	239 41	746 47	13 30
Total deduction.....	74,066 65			424 67	1,049 57	88 30
Net premiums written....	414,758 31	13,338 37	8,964 21	678 02	2,640 89	1,920 83
Net premiums written for all classes of business.....						\$ 442,300 63
Interest earned on investments.....						29,724 42
Total income in Canada.....						\$ 472,025 05

EXPENDITURE IN CANADA

Losses	Class of Business				
	Fire	Auto (A)	Auto (B)	Sprinkler	Tornado
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year.....	189,088 15	6,820 72	6,288 46	473 00	1,081 00
Less savings and salvage.....	1,613 13	100 00	87 20		
Less reinsurance.....	1,344 66				
Total deduction.....	2,957 79				
Net losses incurred.....	186,930 36	6,720 72	6,201 26	473 00	1,081 00
Total net incurred for losses for all classes of business in Canada.....					\$ 201,407 14
Adjustment expenses, fire, \$5,894.95; other, \$1,605.50.....					7,500 45
Commission and brokerage, fire, \$94,952.82; other, \$5,991.17.....					100,943 99
Commission on profits, fire, \$550.01.....					550 01
Taxes.....					21,628 95
*Salaries, fees and travelling expenses: Salaries: chief agency, \$20,115.40; general and special agents, \$6,225.00; fees: directors, \$500.00; auditors, \$129.60; travelling expenses: chief agency, \$47.14; other, \$316.53; agents, \$4,241.75.....					31,575 42
†Miscellaneous expenditure, viz: Advertising, \$202.74; fire departments, patrol and salvage corps assessments, etc., \$8.68; furniture and fixtures, \$585.00; legal expenses, \$75.00; maps and plans, \$2,180.20; postage, telegrams, telephones and express, \$1,538.14; printing and stationery, \$1,371.25; rents, \$765.00; underwriters' boards, associations, etc., \$6,029.90; exchange drafts, \$201.10; other expenses, \$1,053.50.....					14,001 51
Total expenditure in Canada.....					\$ 377,607 47

*(Of which \$29,614.59 belongs to Fire business.)

†(Of which \$13,586.83 belongs to Fire business.)

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THE SCOTTISH UNION AND NATIONAL—*Continued*

SUMMARY OF RISKS AND PREMIUMS IN CANADA

	Fire		Auto (A)	Auto (B)
	Amount	Premiums	Premiums	Premiums
	\$	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	70,043,985	742,167 56	14,999 56	10,861 75
Taken in 1921, new and renewed.....	48,609 955	488,844 96	15,948 35	10,610 90
Totals.....	118,653,940	1,231,012 52	30,947 91	21,472 65
Less ceased.....	50,094,696	509,329 60	19,465 25	12,278 91
Gross in force at end of 1921.....	68,559,244	721,682 92	11,482 66	9,193 74
Less reinsured.....	3,009,287	23,744 73		
Net in force at end of 1921.....	65,549,957	697,938 19	11,482 66	9,193 74
		Explosion	Sprinkler Leakage	Tornado
		Premiums	Premiums	Premiums
		\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....		388 50	5,350 54	2,284 62
Taken in 1921, new and renewed.....		1,102 69	3,690 46	2,009 13
Totals.....		1,491 19	9,041 00	4,293 75
Less ceased.....		616 87	2,773 59	666 59
Gross in force at end of 1921.....		874 32	6,267 41	3,627 16
Less reinsured.....		185 26	378 10	75 00
Net in force at end of 1921.....		689 06	5,889 31	3,552 16

SCHEDULE B

Bonds and debentures on deposit with Receiver General:—

	Par value	Market value
British Government War Loan, 1929/1947, 5 p.c.....	\$ 535,333 33	\$ 487,153 33
Dominion of Canada War Loan, 1929, 5½ p.c.....	100,000 00	102,000 00
City of Hamilton, 1934, 4 p.c.....	41,853 33	35,575 33
City of St. Johns, N.B., 1936, 4 p.c.....	2,000 00	1,660 00
Total on deposit with Receiver General.....	\$ 679,186 66	\$ 626,388 66

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THE SCOTTISH UNION AND NATIONAL—Continued
GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

FIRE INSURANCE ACCOUNT

	£	s.	d.		£	s.	d.
Fire Insurance Fund at 1st January, 1920:—				Claims paid and outstanding after deducting Reinsurance recoveries.....	632,384	6	9
Reserve for unexpired risks.....				Commissions.....	146,472	10	3
Premiums after deducting reinsurance premiums.....				Expenses of management.....	263,062	5	7
Interest, dividends and rents.....	£	37,340	15	Contribution to fire brigades.....	12,361	4	3
Less Income tax.....		5,380	6	Profit realized—Transferred to Profit and Loss Account.....	177,739	8	5
				Fire insurance fund at 31st December, 1921:—			
				Reserve for unexpired risks, being 50 per cent of the premium income for the year.....	544,392	15	5
	£	1,777,412	10		£	1,777,412	10
		8					8

PROFIT AND LOSS ACCOUNT

	£	s.	d.		£	s.	d.
Balance at January 1, 1921.....				Dividends paid to shareholders.....	£	90,000	0
Interest, dividends and rents not carried to other accounts.....	£	81,215	18	Less Income tax.....		27,000	0
Less Income tax.....		19,852	12				0
			8	Interest on Accident Bonds.....	63,000	0	0
Profit realized—				Agents' balances irrecoverable.....	1,880	14	1
Fire account.....	£	177,739	8	Taxes—Imperial.....	116,700	0	0
Accident account.....		2,316	6	Taxes—Colonial and Foreign.....	39,391	3	3
Liability account.....		21,353	0	Provision for bad debts.....	12,000	0	0
Miscellaneous account.....		4,704	5	Balance 31 December, 1921, subject to excess profits duty (if any).....	286,898	7	4
Marine account.....		30,000	0				
Transfer fees.....							
					£	520,219	5
							10

BALANCE SHEET

	£	s.	d.		£	s.	d.
Shareholders' capital paid up.....	£	300,000	0	ASSETS			
Life assurance and annuity fund.....		8,691,392	2	Mortgages on property within the United Kingdom.....	464,303	17	0
Fire insurance fund.....		544,392	15	Mortgages on property out of the United Kingdom.....	149,172	5	3
Accident insurance fund.....		11,935	5	Loans on parochial and other public rates.....	69,061	13	3
Employers' liability insurance fund.....		57,888	5	Loans on life interests.....	20,548	0	4
Sinking fund and capital redemption fund.....		98,502	14	Loans on reversions.....	29,516	5	8
Miscellaneous assurance fund.....		37,492	6	Loans on stocks and shares.....	9,870	13	5
				Loans on Company's policies within their surrender values.....	410,410	3	5

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SECURITY INSURANCE COMPANY OF NEW HAVEN, CONNECTICUT

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, JOHN W. ALLING—Secretary, WILLIS PARKER—Principal Office, New Haven, Conn.—
Chief Agent in Canada, W. E. FINDLAY—Head Office in Canada, Montreal

(Incorporated June 5, 1841 Commenced business in Canada, Nov. 29, 1921.)

CAPITAL

Amount of joint stock capital authorized, subscribed and paid in cash..... \$ 1,000 000,00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on Deposit with the Receiver General:—

Dom. of Canada War Loan, 1931, 5 p.c.....	\$ 75,000 00	\$ 74,250 00
Dom. of Canada War Loan, 1929, 5½ p.c.....	45,000 00	45,900 00

Total par and market value.....	<u>\$120,000 00</u>	<u>\$ 120,150 00</u>
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Carried out at market value.....		\$ 120,150 00
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Other Assets in Canada

Cash in bank of Toronto, Montreal.....	870 72
Interest accrued.....	545 74
Agents' balances and premiums uncollected.....	2,606 70

Total assets in Canada.....	<u>\$ 124,137 16</u>
-----------------------------	----------------------

LIABILITIES IN CANADA

Net amount of claims, adjusted and unpaid.....	\$ 22 77
Reserve of unearned premiums, \$3,031.31; carried out at 80 per cent.....	2,425 05
Taxes due and accrued.....	65 13
Reinsurance premiums.....	624 14

Total liabilities in Canada.....	<u>\$ 3,137 09</u>
----------------------------------	--------------------

INCOME IN CANADA

Gross premiums written.....	\$ 4,463 46
Deduct reinsurances.....	847 05
Net premiums written.....	<u>\$ 3,616 41</u>
Interest earned on bonds.....	545 74

Total income in Canada.....	<u>\$ 4,162 15</u>
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EXPENDITURE IN CANADA

Gross losses incurred during the year.....	\$ 24 92
Deduct reinsurances.....	5 46
Net losses incurred.....	<u>\$ 19 46</u>
Commission or brokerage.....	982 40
Travelling expenses Head Office officials.....	31 97
Paid for taxes.....	432 00
Miscellaneous expenditure, viz.:—Printing and stationery, \$141.68; sundry, \$136.65; maps and plans, \$7.22.....	285 55

Total expenditure in Canada.....	<u>\$ 1,754 69</u>
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SECURITY OF NEW HAVEN—Continued

RISKS AND PREMIUMS IN CANADA

Fire	Amount	Premiums
	\$	\$ cts.
Taken in 1921, new.....	747,653	4,463 46
Less ceased.....	130,000	30 90
Gross in force at end of 1921.....	617,653	4,432 56
Less reinsured.....	140,472	844 04
Net in force at end of 1921.....	477,181	3,588 52

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

LEDGER ASSETS

Book value of real estate.....	\$ 362,926 81
Mortgage loans on real estate, first liens.....	962,600 00
Loans secured by pledge of bonds, stocks or other collaterals.....	8,230 00
Book value of bonds and stocks.....	5,333,874 45
Cash on hand, in trust companies and in banks.....	424,232 29
Agents' balances and bills receivable.....	772,903 68
All other ledger assets.....	54,161 99
Total.....	\$ 7,918,929 22

NON-LEDGER ASSETS

Interest and rents accrued.....	\$ 79,877 80
Market value of real estate over book value.....	19,073 19
Gross assets.....	\$ 8,017,880 21
Deduct assets not admitted.....	232,687 02
Total admitted assets.....	\$ 7,785,193 19

LIABILITIES

Net amount of unpaid losses.....	\$ 738,310 81
Total unearned premiums.....	4,428,883 76
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	5,688 38
Federal, state and other taxes due or accrued (estimated).....	130,000 00
Contingent commissions or other charges due or accrued.....	30 66
Capital stock paid in cash.....	\$ 5,305,713 61
Surplus over liabilities and capital.....	1,000,000 00
	1,479,479 58
Total liabilities.....	\$ 7,785,193 19

INCOME

Net cash received for premiums.....	\$ 4,806,458 16
Interest and dividends.....	368,557 50
Rents.....	32,895 00
Agents' balances previously, charged off.....	1,487 20
Gross profit on sale or maturity of bonds.....	17,270 95
Borrowed money.....	340,000 00
Total income.....	\$ 5,566,668 81

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SECURITY OF NEW HAVEN—*Concluded*

DISBURSEMENTS

Net amount paid for losses.....	\$ 2,835,217 14
Expenses of adjustment and settlement of losses.....	91,861 70
Cash dividends paid stockholders.....	100,000 00
Commission or brokerage and agents' allowances.....	1,103,396 94
Total Field Supervisory expenses.....	212,048 39
Salaries.....	335,447 40
Advertising and subscriptions, \$13,774.15; Printing and stationery, \$48,049.76.....	62,823 91
Postage, telegraph and telephone, exchange and express.....	14,694 90
Rents.....	38,958 19
Federal Taxes.....	68,766 64
Real Estate, Taxes, \$6,981.18; other expenses, \$4,385.28.....	11,366 46
Inspections and surveys, including underwriters' boards and tariff associations.....	107,429 23
State taxes on premiums, Insurance Department licenses and fees.....	191,602 57
Agents' balances charged off.....	2,626 37
Borrowed money.....	340,000 00
Interest on borrowed money.....	5,084 17
Gross loss on sale or maturity of bonds and stocks.....	97,250 32
All other disbursements.....	24,016 35
Total disbursements.....	<u>\$ 5,642 590,68</u>

RISKS AND PREMIUMS

Amount of policies written or renewed during the year—Fire.....	\$ 637,193,811 00
Premiums thereon.....	6,376,314 72
Amount of policies terminated—Fire.....	159,103,757 00
Premiums thereon.....	1,617,910 28
Net amount in force at end of the year—Fire.....	332,816,980 00
Premiums thereon.....	<u>3,478,906 62</u>

12 GEORGE V, A. 1922

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, A. W. DAMON—Secretary, E. H. HILDRETH—Principal Office, Springfield, Mass.—
Chief Agent in Canada, JOSEPH MURPHY—Head Office in Canada, Toronto

(Incorporated April 24, 1849. Dominion license issued November 5, 1908.)

CAPITAL

Amount of joint capital authorized, subscribed and paid in cash..... \$ 2,500,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule B*)..... \$ 608,090 00

Other Assets in Canada

Cash in banks, viz:—

Bank of Nova Scotia, St. John, N.B.....	\$ 20,318 48
Bank of Nova Scotia, Toronto, Ont.....	38,220 52
Royal Bank of Canada, Montreal, P.Q.....	24,196 68
Merchants Bank of Canada, Victoria, B.C.....	21,934 64
Royal Bank of Canada, Vancouver, B.C.....	38,131 63
Union Bank of Canada, Winnipeg, Man.....	25,795 90

Total cash in banks.....	168,597 85
Interest accrued.....	9,297 03
Agents' balances and premiums uncollected, Fire.....	30,452 77

Total assets in Canada..... \$ 816,437 65

LIABILITIES IN CANADA

Net amount of fire claims, unadjusted.....	\$ 111,226 03
Net amount of fire claims, resisted, in suit.....	1,875 00
Net amount of auto. (A) claims, unadjusted.....	234 10
Net amount of tornado claims, unadjusted.....	110 00

Total net amount of unsettled claims..... \$ 113,506 03

Reserve of unearned premiums—

Fire.....	\$ 271,225 63
Automobile (A).....	2,068 34
Automobile (B).....	263 22
Sprinkler leakage.....	2,160 60
Tornado.....	5,832 78

Total, \$281,550 57; carried out at 80 per cent.....	225,240 46
Taxes due and accrued.....	7,253 10

Total liabilities in Canada..... \$ 345,999 59

SESSIONAL PAPER No. 8

SPRINGFIELD FIRE AND MARINE—Continued

INCOME IN CANADA

Premiums	Class of Business					
	Fire	Auto. (A)	Auto. (B)	Hail	Sprinkler	Tornado
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.	662,743 54	5,717 51	648 00	36,185 55	1,878 99	7,400 06
Less reinsurance.....	152,728 95	34 43		16,007 02	754 74	570 03
Less return premiums....	128,626 01	624 08	121 56		118 54	3,336 81
Total deduction.....	281,354 96	589 65			873 28	3,906 84
Net premiums written...	381,388 58	5,127 86	526 44	20,178 53	1,005 71	3,493 22

Net premiums written for all classes of business.....	\$ 411,720 34
Interest earned on investments.....	33,437 03
Total income in Canada.....	\$ 445,157 37

EXPENDITURE IN CANADA

Losses	Class of Business				
	Fire	Auto. (A)	Hail	Sprinkler	Tornado
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year	386,469 10	431 84	31,120 52	636 61	16 59
Less savings and salvage.....	3,249 70				
Less reinsurance.....	94,129 74				
Total deduction.....	97,379 44				
Net losses incurred during the year.	289,089 66	431 84	31,120 52	636 61	16 59

Total net losses incurred for all classes of business.....	\$ 321,295 22
Adjustment expenses, Fire, \$5,875.09; other, \$920.60.....	6,795 69
Commission and brokerage, fire, \$94,535.30; other, \$3,026.99.....	97,562 29
Taxes, fire, \$19,769.50; other, \$1,560.....	21,329 50
*Salaries and Travelling Expenses, Chief Agency:—Salaries, \$15,671.10; Travelling Expenses: \$7,371.78.....	24,042 88
†Miscellaneous Expenditure, viz.:—Advertising, \$221.50; furniture and fixtures, \$142; inspections and surveys, \$14,901.49; legal expenses, \$30; maps and plans, \$2,521.70; postage, telegrams, telephones and express, \$3,607.40; printing and stationery, \$3,294.51; rents, \$2,225; underwriters' boards, associations, etc., \$4,300.27; duty, \$157.56.....	31,401 43
Total expenditure in Canada.....	\$ 501,427 01

*(Of which \$17,629 belongs to Fire business.)

†(Of which \$17,317 belongs to Fire business.)

12 GEORGE V, A. 1922

SPRINGFIELD FIRE AND MARINE—Continued

SUMMARY OF RISKS AND PREMIUMS IN CANADA

Fire	Amount	Premiums	Auto (A) Auto (B)	
			Premiums	Premiums
	\$	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	80,157,479	765,445 61	4,443 78	
Taken in 1921, new and renewed.....	77,185,594	662,743 54	5,717 51	648 00
Totals.....	157,343,073	1,428,189 15	10,161 29	
Less ceased.....	78,442,966	714,684 24	61,111 07	121 56
Gross in force at end of 1921.....	78,900,107	713,504 91	4,050 22	526 44
Less reinsured.....	25,649,012	159,993 51	—55 20	
Net in force at end of 1921.....	53,251,095	553,511 40	4,105 42	526 44

	Class of Business		
	Sprinkler Leakage	Hail	Tornado
	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	4,744 40		11,000 00
Taken in 1921, new and renewed.....	1,878 99	36,185 55	7,400 06
Totals.....	6,623 39		18,400 06
Less ceased.....	1,345 95		6,077 91
Gross in force at end of 1921.....	5,277 44		12,322 15
Less reinsured.....	951 34	16,007 02	2,208 71
Net in force at end of 1921.....	4,326 10	20,178 53	10,113 44

SCHEDULE B

Bonds and debentures on deposit with Receiver General, viz.:

Governments—

	Par value	Market value
Dom. of Canada bonds, 1926, 5 p.c.....	\$ 25,000 00	\$ 25,000 00
Dom. of Canada, 1934, 5½ p.c.....	100,000 00	99,000 00
Prov. of Ontario, 1941, 6 p.c.....	70,000 00	72,800 00

Cities—

Brantford, 1942, 4½ p.c.....	60,000 00	51,000 00
Calgary, 1933, 5 p.c.....	50,000 00	44,000 00
Hamilton, 1932, 4 p.c.....	12,000 00	10,440 00
Hamilton, 1934, 4½ p.c.....	38,000 00	34,200 00
Ottawa, 1935, 4½ p.c.....	20,000 00	18,000 00
Regina, 1928, 5 p.c.....	20,000 00	18,600 00
Toronto, 1948, 4½ p.c.....	27,000 00	22,950 00
Victoria, 1951, 4 p.c.....	15,000 00	10,350 00
Victoria, 1938, 4½ p.c.....	30,000 00	24,300 00
Westmount, 1947, 4½ p.c.....	35,000 00	29,400 00
Westmount, 1955, 4½ p.c.....	15,000 00	12,300 00
Winnipeg, 1925, 4 p.c.....	55,000 00	52,250 00
Winnipeg, 1934, 4 p.c.....	5,000 00	4,250 00

Schools—

Montreal Catholic, 1948, 4 p.c.....	25,000 00	18,750 00
Montreal Protestant, 1938, 4 p.c.....	25,000 00	20,000 00
Outremont, 1950, 4½ p.c.....	50,000 00	40,500 00

Total on deposit with Receiver General.....\$ 677,000 00 \$ 608,090 00

SESSIONAL PAPER No. 8

SPRINGFIELD FIRE AND MARINE—*Concluded*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

LEDGER ASSETS

Book value of real estate.....	\$ 335,000 00
Mortgage loans on real estate, first liens.....	2,610,270 00
Book value of bonds and stocks.....	13,196,241 10
Cash in company's office, trust companies and in banks.....	2,351,499 11
Agents' balances.....	1,926,584 73
Total ledger assets.....	<u>\$20,419,594 94</u>

NON-LEDGER ASSETS

Recoverable for reinsurance on paid losses.....	223,492 99
Interest accrued.....	179,928 58
Gross assets.....	<u>\$20,823,016 51</u>
Deduct assets not admitted.....	438,766 39
Total admitted assets.....	<u>\$20,384,250 12</u>

LIABILITIES

Net amount of unpaid claims.....	\$ 1,819,211 17
Expenses of investigation and adjustment of losses.....	35,000 00
Unearned premiums.....	10,878,927 69
Dividends declared but unpaid to stockholders.....	200,000 00
Salaries, rents, expenses, bills, etc., due or accrued.....	50,000 00
Federal, state or other taxes due or accrued (estimated).....	300,000 00
Contingent commissions or other charges due or accrued.....	40,000 00
Total liabilities, except capital stock.....	<u>\$13,323,138 86</u>
Capital stock paid in cash.....	2,500,000 00
Surplus over all liabilities.....	4,561,111 26
Total liabilities.....	<u>\$20,384,250 12</u>

INCOME

Net cash received for premiums.....	\$11,133,367 84
Interest and dividends.....	870,172 94
Rents.....	24,000 00
Agents' balances previously charged off.....	296 01
Gross profit on sale or maturity of stocks.....	4,523 40
Total income.....	<u>\$12,032,360 19</u>

DISBURSEMENTS

Net amount paid for claims.....	\$ 6,593,368 29
Expenses of adjustment and settlement of claims.....	122,948 58
Dividends to shareholders.....	400,000 00
Agents' compensation, including brokerage.....	2,404,978 80
Total field supervisory expenses.....	606,951 33
Salaries, fees and all other charges of officers, directors, trustees, and home office employees	791,465 97
Rents.....	63,598 84
Inspections and surveys, including underwriters' boards and tariff associations.....	296,513 24
Federal taxes.....	171,266 52
State taxes on premiums, Insurance Department licenses, etc.....	339,234 82
Fire department, patrol and salvage corps.....	57,445 78
Agents' balances charged off.....	3,751 49
Real estate, taxes, \$10,854.06; repairs, \$746.97.....	11,601 03
Gross loss on sale or maturity of bonds.....	3,825 00
Gross decrease, by adjustment, in book value of real estate and stocks.....	785 90
All other disbursements.....	254,870 55
Total disbursements.....	<u>\$12,122,606 14</u>

EXHIBIT OF PREMIUMS

	Amount	Premiums
Policies written or renewed during the year.....	\$ 1,559,312,776 00	\$14,898,385 9
Risks expired and terminated.....	304,277,396 00	2,696,947 88
Policies in force at Dec. 31, 1921.....	896,636,354 00	9,237,396 61

12 GEORGE V, A. 1922

STERLING FIRE INSURANCE COMPANY OF INDIANA

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, E. D. EVANS—Secretary, O. L. ROSS—Principal Office, Indianapolis, Indiana, U.S.A.
 —Chief Agent in Canada, P. A. McCALLUM—Head Office in Canada, Toronto, Ont.

(Incorporated, 1911. Commenced business in Canada, September 9, 1920.)

CAPITAL

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 350,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds on deposit with Receiver General, viz.:—

	Par value	Market value
United States Victory Loan, 1922 1923, 4½ p.c.....	\$ 55,000 00	\$ 57,750 00
United States (2) Liberty Loan, 1927 1942, 4½ p.c.....	10,000 00	10,200 00
United States (3) Liberty Loan, 1928, 4½ p.c.....	10,000 00	10,200 00
United States (4) Liberty Loan, 1933 1938, 4½ p.c.....	65,000 00	66,300 00
Total on deposit with Receiver General.....	<u>\$ 140,000 00</u>	<u>\$ 144,450 00</u>

Carried out at market value.....\$ 144,450 00

Other Assets in Canada

Cash in Imperial Bank of Canada, Toronto.....	11,417 02
Agents' balances and premiums uncollected, fire \$7,306.75; auto (A) \$66.04; tornado, \$2.53.	7,375 32
Interest accrued.....	875 44
Total assets in Canada.....	<u>\$ 164,117 78</u>

LIABILITIES IN CANADA

Net amount of fire claims, adjusted and unpaid.....	\$ 43 15
Net amount of fire claims, unadjusted.....	8,929 50
Net amount of auto (A) claims, adjusted and unpaid.....	175 65
Total unsettled claims.....	9,148 30
Reserve of unearned premiums—	
Fire.....	\$ 24,215 77
Auto (A).....	92 59
Tornado.....	222 56
Total.....	<u>\$ 24,530 92</u>
Carried out at 80 per cent.....	\$ 19,624 74
Taxes, due and accrued.....	1,475 75
Total liabilities in Canada.....	<u>\$ 30,248 79</u>

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STERLING FIRE—Continued

INCOME IN CANADA

Premiums	Class of Business			
	Fire	Automobile (A)	Hail	Tornado
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	56,953 63	455 67	33,198 51	308 73
Less reinsurance.....	227 93			
Less return premiums.....	7,831 68	78 36	273 72	4 49
Total deduction.....	8,059 41			
Net premiums written.....	48,894 22	377 31	32,924 79	404 24
Net premiums written for all classes of business.....	\$ 82,500 56			
Interest earned on investments.....	5,016 36			
Total income in Canada.....	\$ 87,516 92			

EXPENDITURE IN CANADA

Losses	Class of Business		
	Fire	Automobile (A)	Hail
	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year.....	14,171 35	2,652 65	32,871 78
Less reinsurance.....	42 15		
Net losses incurred during the year.....	14,129 20	2,652 65	32,871 78
Total net losses incurred for all classes of business.....	\$ 49,653 63		
Adjustment expenses, fire, \$379.72; other, \$1,157.60.....	1,537 32		
Commission and brokerage, fire, \$11,287.52; other, \$8,314.27.....	19,601 79		
Taxes, fire, \$2,836.40; other, \$1,977.72.....	4,814 32		
Salaries and travelling expenses:—Salaries, \$46.43; travelling expenses, \$5.....	51 43		
†Miscellaneous expenditure, viz.:—Advertising, \$33; furniture and fixtures, \$60.13; maps and plans, \$1,426.48; postage, telegrams, telephones and express, \$724.35; printing and stationery, \$4,178.99; rents, \$78.50; underwriters' boards, associations, etc., \$137.23....	6,638 68		
Total expenditure in Canada.....	\$ 82,297 17		

†(Of which \$4,963.15 belongs to Fire business.)

SUMMARY OF RISKS AND PREMIUMS IN CANADA

	Class of Business				
	Fire		Automobile (A)	Hail	Tornado
	Amount	Premiums	Premiums	Premiums	Premiums
	\$	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	376,610	4,156 36			
Taken in 1921, new and renewed.....	6,647,099	56,953 63	455 67	33,198 51	308 73
Totals.....	7,023,709	61,109 99			
Less ceased.....	1,481,433	15,330 68	270 49	33,198 51	13 05
Gross in force at end of 1921.....	5,542 276	45,779 31	185 18		295 68
Less reinsured.....	65,000	227 73			
Net in force at end of 1921.....	5,477,276	45,551 58	185 18		295 68

12 GEORGE V, A. 1922

STERLING FIRE—*Concluded*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

LEDGER ASSETS

Book value of real estate.....	\$ 2,885 00
Mortgage loans on real estate, first liens.....	1,939,016 57
Book value of bonds and stocks.....	360,749 79
Cash on hand, in trust companies and in banks.....	11,848 18
Agents' balances.....	73,644 13
Total ledger assets.....	<u>\$ 2,388,143 67</u>

NON-LEDGER ASSETS

Interest accrued.....	47,444 80
Market value of bonds and stocks over book value.....	2,520 70
Gross and net assets.....	<u>\$ 2,438,109 17</u>

LIABILITIES

Net amount of unpaid claims.....	\$ 217,391 78
Unearned premiums.....	658,074 96
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	200 00
Federal, state and other taxes, due or accrued (estimated).....	60,000 00
Special reserve.....	70,000 00
Total liabilities, except capital stock.....	\$ 1,005,666 94
Capital stock paid in cash.....	850,000 00
Surplus over liabilities and capital stock.....	582,442 23
• Total liabilities.....	<u>\$ 2,438,109 17</u>

INCOME

Net cash received for premiums (other than perpetual).....	\$ 803,440 61
Received for interest and dividends.....	137,502 15
Received for rents.....	215 42
Gross profit on sale or maturity of real estate and bonds.....	4 30
Commission on mortgage loans.....	1,511 42
Total income.....	<u>\$ 942,673 90</u>

DISBURSEMENTS

Net amount paid for claims.....	\$ 608,589 11
Expenses of adjustment and settlement of claims.....	6,904 05
Commission on brokerage.....	299,257 05
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	15,230 45
Rents.....	2,343 64
Federal Taxes.....	10,301 94
State taxes on premiums, Insurance Department licenses and fees.....	24,383 64
Paid stockholders for interest or dividends.....	51,000 00
Gross loss on sale or maturity of bonds.....	329 91
All other disbursements.....	1,484 48
Total disbursements.....	<u>\$ 1,019,824 81</u>

RISKS AND PREMIUMS

Fire risk—written or renewed during the year.....	\$226,087,119 00
Premiums thereon.....	2,338,067 75
Terminated during the year.....	51,923,882 00
Premiums thereon.....	522,255 75
Net amount in force, December 31, 1920.....	100,388,841 06
Premiums thereon.....	<u>1,033,390 15</u>

SESSIONAL PAPER No. 8

THE STUYVESANT INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, J. S. FRELINGHUYSER—Secretaries, G. F. HUTCHINGS and R. L. DOUGHERTY—Principal Office, 111 William St., New York—Chief Agent in Canada, H. BEGG—Head Office in Canada, Toronto.

(Organized, November 25, 1850. Dominion license issued August 25, 1916.)

CAPITAL

Amount of joint stock capital authorized, subscribed and paid up in cash.....\$ 700,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders.

Debentures on deposit with Receiver General, viz.:—	Par value.	Market value.
Prov. of Ontario, 1935, 6 p. c.....	\$ 45,000 00	\$ 46,350 00
Prov. of Ontario, 1936, 6 p. c.....	27,500 00	28,325 00
Prov. of Ontario, 1941, 6 p. c.....	33,000 00	34,320 00
Total on deposit with Receiver General.....	\$ 105,500 00	\$ 108,995 00
Carried out at market value.....		\$ 108,995 00

Other Assets in Canada

Cash in Royal Bank of Canada, Toronto.....	32,741 78
Interest accrued.....	1,325 00
Agents' balances and premiums uncollected.....	14,217 62
Total assets in Canada.....	\$ 157,279 40

LIABILITIES IN CANADA

Net amount of claims, unadjusted.....	\$ 4,148 46
Reserve of unearned premiums, \$50,645.93; carried out at 80 per cent.....	40,516 74
Agency and other expenses.....	3,036 66
Taxes due and accrued.....	11,420 62
Total liabilities in Canada.....	\$ 59,122 48

INCOME IN CANADA

Gross premiums written.....	\$ 136,552 43
Deduct reinsurances, \$7,071.88, return premiums, \$24,502.74.....	\$ 31,574 62
Net premiums written.....	\$ 104,977 81
Interest earned on investments.....	6,793 66
Total income in Canada.....	\$ 111,771 47

12 GEORGE V, A. 1922

THE STUYVESANT—Continued

EXPENDITURE IN CANADA

Gross losses incurred during the year.....	\$ 48,653 27
Less reinsurances \$4,364.87; salvage \$407.19.....	4,772 05
Net amount incurred for claims.....	\$ 43,881 66
Adjustment expenses.....	908 19
Commission on profits.....	3,036 66
Commission on brokerage.....	22,799 05
Salaries of chief Agency.....	700 00
Taxes.....	928 47
Miscellaneous expenditure, viz.: Advertising, \$161.70; postage, telegrams, telephones and express, \$320.92; printing and stationery, \$883.52; general expenses, \$114.15; Maps and plans \$237.35; Proportion of Head Office Express \$3,100 00.....	4,817 64
Total expenditure in Canada.....	\$ 77,071 67

RISKS AND PREMIUMS IN CANADA

	Amount	Premiums
	\$	\$ cts.
Gross in force at end of 1920.....	11,474,372	133,690 87
Taken in 1921, New and Renewed.....	11,179,698	136,552 43
Totals.....	22,654,070	270,153 30
Less ceased.....	12,507,763	156,178 02
Gross in force at end of 1921.....	10,146,307	113,975 28
Less reinsured.....	675,914	7,602 45
Net in force at end of 1921.....	9,470,393	106,372 83

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

INCOME

Net cash received for premiums.....	\$ 1,618,087 82
Interest and dividends.....	103,171 33
Gross profit on sale or maturity of bonds and stocks.....	1,455 40
Total income.....	\$ 1,722,714 55

DISBURSEMENTS

Net amount paid policyholders for claims.....	\$ 1,202,592 45
Adjustment of claims.....	33,168 95
Commission or brokerage.....	335,856 72
Field supervisory expenses.....	5,631 43
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	124,119 44
Inspections and surveys.....	15,923 20
Rents.....	2,010 82
Federal taxes.....	16,386 42
State taxes on premiums, Insurance Department licenses and fees.....	32,121 16
Fire department, patrol and salvage corps.....	8,576 12
All other licenses, fees and taxes.....	2,015 97
Borrowed money repaid (gross).....	19,390 33
Interest on borrowed money.....	12,749 35
Gross loss on sale of ledger assets.....	34,038 98
All other disbursements.....	14,821 20
Total disbursements.....	\$ 1,859,440 52

LEDGER ASSETS

Mortgage loans on real estate, first liens.....	\$ 13,000 00
Book value of bonds and stocks.....	2,233,337 91
Cash on hand, in transit, in trust companies and in banks.....	142,072 69
Agents' balances.....	370,745 07
Total ledger assets.....	2,759,155 67

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THE STUYVESANT—*Concluded*

NON-LEDGER ASSETS

Interest accrued.....	\$ 14,276 87
Reinsurance due on losses paid.....	66,617 62
Gross assets.....	\$ 2,840,050 16
Deduct assets not admitted.....	242,744 71
Total admitted assets.....	<u>\$ 2,589,737 05</u>

LIABILITIES

Total net amount of unpaid claims.....	\$ 421,249 11
Total unearned premiums.....	1,036,396 40
Federal, state and other taxes due or accrued (estimated)	20,000 00
Due and to become due for borrowed money.....	173,383 09
Total liabilities (except capital).....	\$ 1,656,028 60
Capital stock paid up in cash.....	700,000 00
Surplus above capital and other liabilities.....	233,708 45
Total.....	<u>\$ 2,589,737 05</u>

RISKS AND PREMIUMS

Written or renewed during the year.....	\$249,243,435 00
Gross premiums thereon.....	3,115,545 23
Terminated.....	68,001,493 00
Gross premiums thereon.....	928,108 45
Amount in force at Dec. 31, 1921.....	109,090,438 00
Gross premiums thereon.....	<u>1,357,776 41</u>

12 GEORGE V, A. 1922

SUN INSURANCE OFFICE, LONDON, ENGLAND

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

Chairman, The Hon. Sir WM. H. GOSHEN—Secretary, F. WHITE—Principal Office, London,
England—Manager in Canada, LYMAN ROOT—Head Office in Canada, Toronto

(Organized April 7, 1710. Commenced business in Canada June 3, 1892.)

CAPITAL

Amount of capital authorized and subscribed.....	\$11,680,000 00
Amount paid thereon in cash.....	2,336,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Market value of bonds and debentures on deposit with Receiver General (<i>For details see Schedule B</i>).....	\$ 947,789 71
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Other Assets in Canada

Value of real estate held by the company (Toronto office).....	50,000 00
Cash at head office in Canada.....	23,236 95
Cash in banks, viz.—	
Dominion Bank, Toronto.....	\$ 7,602 72
Union Bank of Canada, Toronto.....	48,447 95
Bank of Hochelaga, Montreal.....	65,788 66
Total cash in banks.....	121,839 33
Agents' balances and premiums uncollected:—	
Fire, (\$5,478.15 written prior to Oct. 1 1921).....	\$ 118,539 47
Accident.....	355 08
Automobile (A).....	341 70
Automobile (B).....	483 52
Guarantee.....	535 29
Liability.....	902 38
Sickness.....	250 68
Total.....	\$ 121,428 12
Gross assets in Canada.....	\$ 1,264,314 11
Deduct assets not admitted.....	5,478 15
Net admitted assets in Canada.....	\$ 1,258,835 96

LIABILITIES IN CANADA

Net amount of claims, unadjusted, fire, \$40,137.74; accident, \$60; auto, (B), \$115; liability \$241; sickness, \$220; total.....	\$ 40,773 71
Reserve of unearned premiums, Fire, \$677,985.10; Accident, \$516.60; Auto (A) \$593.59; Auto, (B) \$541.31; G'tee, \$512.14; Liability, \$3,099.78; Sickness, \$572.19; total, \$683,920.71; carried out at 80 per cent.....	547,126 56
Taxes due and accrued.....	18,004 11
Total liabilities in Canada.....	\$ 605,914 41

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SUN INSURANCE OFFICE—Continued

INCOME IN CANADA

Premiums	Class of Business						
	Fire	Accident	Auto (A)	Auto (B)	Guarantee	Liability	Sickness
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	1,066,103 56	1,322 25	1,744,99	1,500 73	965 85	5,032 16	1,403 86
Less reinsurance.....	17,837 16	191 74	120 27	141 01	75 00		126 35
Less return premiums...	176,820 53	90 05	230 98	258 13		541 72	132 30
Total deduction.....	194,657 69	281 79	351 25	399 14			258 65
Net premiums written.....	871,445 87	1,040,46	1,333,74	1,101,59	890 85	4,490,44	1,145,21

Net premiums written for all classes of business.....	\$ 881,508 16
Interest earned on investments.....	22,340 02
Endorsement fees.....	79 25

Total income in Canada.....\$ 903,927 43

EXPENDITURE IN CANADA

Claims	Class of Business					
	Fire	Accident	Auto (A)	Auto (B)	Liability	Sickness
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year.....	440,921 83	190 00	415 05	42 86	414 43	280 70
Less savings and salvage...	275 31					
Less reinsurance.....	12,413 05	30 00				
Total deduction.....	12,688 36					
Net losses incurred during the year.....	428,233 47	160 00	415 05	42 86	414 43	280 70

Total net losses incurred for all classes of business.....	\$ 429,546 51
Adjustment expenses, fire, \$9,698.26; other, \$45.41.....	9,743 67
Commission and brokerage, fire, \$176,326.25; other, \$2,881.45.....	179,207 70
Commission on profits, fire.....	7,387 14
Taxes, fire, \$26,213.58; other, \$594.62.....	26,808 20
*Salaries, fees and travelling expenses:—Salaries:—Chief agency, \$52,186.05; other, \$12,824.08; Fees:—Auditors, \$1,545; Travelling expenses:—Chief agency, \$11,845.08....	78,400 21
†Miscellaneous expenditure, viz.:—Advertising, \$1,802.26; mercantile agencies, \$392.50; furniture and fixtures, \$2,706.28; insurance superintendence, \$480.20; library bureau, \$780.12; maps and plans, \$2,438.21; Grain Association, \$1,279.44; postage, telegrams, telephones and express, \$6,206.35; printing and stationery, \$11,435; rents, \$6,537.73; underwriters' boards, associations, etc., \$10,275.16; sundry, \$1,733.16.....	46,066 41

Total expenditure in Canada.....\$ 777,159 84

*Of which \$75,010.87 belongs to Fire business.)

†Of which \$41,894.47 belongs to Fire business.)

12 GEORGE V, A. 1922

SUN INSURANCE OFFICE—*Continued*
RISKS AND PREMIUMS IN CANADA

Risks and Premiums	Class of Business			
	Fire		Accident	Auto (A)
	Amount	Premiums	Premiums	Premiums
	\$	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	104,123,124	1,268,989 25		
Taken in 1921, New and Renewed.....	91,727,380	1,066,103 56	1,322 25	1,744 99
Totals.....	198,850,504	2,335,092 81		
Less ceased.....	85,916,282	984,592 75	97 30	237 54
Gross in force at end of 1921.....	109,934,222	1,350,500 06	1,224 95	1,507 45
Less reinsured.....	4,321,347	26,324 30	191 74	120 37
Net in force at end of 1921.....	105,612,875	1,324,175 76	1,033 21	1,387 18

Risks and Premiums	Class of Business			
	Auto (B)	Guarantee	Liability	Sickness
	Premiums	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Taken in 1921, New.....	1,500 73	965 85	5,032 16	1,403 86
Less ceased.....	277 10	66 66	541 72	133 12
Gross in force at end of 1921.....	1,223 63	899 19	4,490 44	1,270 74
Less reinsured.....	141 01	75 00		126 35
Net in force at end of 1921.....	1,082 62	824 19	4,490 44	1,144 39

SCHEDULE B

Bonds and debentures on deposit with Receiver General, viz.:

Governments—

	Par value	Market value
Dom. of Canada stock, 1938, 3 p.c.....	\$ 23,530 33	\$ 15,059 41
Dom. of Canada War Loan, 1933, 5½ p.c.....	65,000 00	65,650 00
Dom. of Canada War Loan, 1934, 5½ p.c.....	50,000 00	49,500 00
Dom. of Canada War Loan, 1937, 5½ p.c.....	75,000 00	78,000 00
Prov. of Manitoba Tel. and Tel., 1947, 4 p.c.....	48,666 67	36,986 92
Province of Nova Scotia redeemable stock, 1954, 3½ p.c.....	24,333 33	14,356 66
British War bonds, 1928, 5 p.c.....	175,200 00	162,936 00
British War Loan, 1929 1947, 5 p.c.....	182,503 00	151,475 00
Prov. of Manitoba Deb., 1923, 5 p.c.....	12,166 67	12,531 65

Cities—

Calgary, 1937, 4½ p.c.....	14,600 00	11,826 09
Halifax com. fund deb. stock, 1940, 4 p.c.....	15,000 00	12,150 00
Hamilton, 1934, 4½ p.c.....	25,000 00	21,250 00
London, 1933, 4 p.c.....	25,000 00	21,500 00
Montreal, cons. deb. stock, 1932, 4 p.c.....	48,666 67	41,853 34
Saskatoon, 1941 1961, 4½ p.c.....	24,333 33	17,763 33
Toronto, 1929, 3½ p.c.....	48,666 66	42,339 71
Vancouver, 1931, 4 p.c.....	12,166 67	10,220 00
Vancouver 1932, 4 p.c.....	12,166 66	10,098 34
Victoria, 1958, 4 p.c.....	25,000 00	16,750 00
Winnipeg, 1943/1963, 4½ p.c.....	19,466 67	15,573 35

School—

Winnipeg, 1943, 4 p.c.....	17,000 00	13,090 00
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Railways—

Alberta & Great Waterways Ry. Co. 1st mtge. (g'teed by Prov. of Alberta), 1959, 5 p.c.....	75,000 00	57,750 00
G.T.P. 1st mtge. (g'teed by Dom. Gov't.), 1962, 3 p.c.....	36,500 00	22,630 00

Miscellaneous—

Canada Perm. Mtge. Corp., 1925, 5½ p.c.....	25,000 00	25,000 00
Toronto Harbour Commissioners (g'teed by City of Toronto), 1953, 4½ p.c.....	25,000 00	21,500 00

Total on deposit with Receiver General..... \$ 1,104,963 66 \$ 947,789 71

SESSIONAL PAPER No. 8

SUN INSURANCE OFFICE—Continued

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

FIRE ACCOUNT

	£	s.	d.	£	s.	d.
To premiums 1921, less reinsurances.....	2,199,041	9	9	1,151,159	6	7
Interest.....	81,705	4	1	261,263	14	3
Fire Reserve (less unearned premium).....	2,548,395	18	9	699,926	2	6
				12,117	13	10
				2,479,616	11	11
				225,039	3	6
	£	4,829,142	12	7	£	4,829,142
						12
						7

PROFIT AND LOSS ACCOUNT

	£	s.	d.	£	s.	d.
By balance brought forward from last year.....	610,937	6	5	41,121	3	0
By dividends and interest.....	50,087	10	1	151,200	0	0
Balance from Fire Account.....	223,059	3	6	23,548	3	2
Balance from Personal Accident Account.....	3,139	7	3	949	19	2
Balance from Employers' Liability Account.....	45,800	0	3	25,000	0	0
Balance from Burglary and General Account.....	6,196	7	2	2,000	0	0
Transfer fees.....	67	12	6	7,527	1	7
Conscience money.....	87	0	0	20,000	0	0
				30,000	0	0
				642,864	6	0
	£	944,220	12	11	£	944,220
						12
						11

BALANCE SHEET

	£	s.	d.	£	s.	d.
Capital, 240,000 shares at £10 each, £2 per share paid.....	2,400,000	0	0	70,326	3	5
Fire Fund.....	£ 2,479,616	11	11	18,920	4	0
Personal Accident Fund.....	21,054	0	4	17,287	6	5
Employer's Liability Fund.....	113,693	18	8	1,100,209	4	2
Burglary and General Fund.....	50,000	0	0	7,500	0	0
War Contingency Reserve.....	104,082	9	7	127,003	18	0
Marine Fund.....	150,000	0	0	13,400	0	0
Dividend Reserve.....	138,459	17	6	55,133	19	0
Pension Fund.....	75,000	0	0	507,487	8	5
Investment Reserve.....	642,864	6	0	63,959	13	3
Profit and Loss Account.....				79,133	4	0
Outstanding Fire Losses.....	4,474,126	1	7	826,765	17	6
Outstanding losses on Burglary and General Account.....	299,514	7	11	88,355	8	11
Outstanding losses on Marine Account.....	22,866	5	2	84,371	10	11
Branch and Agency valances.....	24,401	0	0	944,762	16	9
	56,686	9	11			

SUN INSURANCE OFFICE—*Concluded*
 GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921
 BALANCE SHEET—*Concluded*

	£	s.	d.		£	s.	d.
Amount due for re-insurances.....	516,917	4	0	Salvage Corps Premiums.....	12,114	8	11
Bills payable.....	8,442	11	8	Deposits with Colonial Banks.....	29,460	18	9
Reserve for Outstanding Commissions, etc.....	20,000	0	0	Other investments.....	19,339	15	1
Clerks Deposit Fund.....	8,924	8	0	Branch and agency balances.....	726,517	12	8
Staff Fidelity Guarantee Fund.....	4,697	9	10	Due by other offices.....	99,058	9	0
Sundry creditors.....	28,261	3	0	Bills receivable.....	7,928	4	3
Dividend warrants uncleared.....	44	3	6	Sundry debtors.....	7,785	0	9
Staff Widows and Orphans Fund.....	4,823	6	7	Cash at bank and in hand.....	562,343	7	0
	£	5,469,104	11 2		£	5,469,104	11 2

SESSIONAL PAPER No. 8

TOKIO MARINE AND FIRE INSURANCE COMPANY, LIMITED

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

Managing Directors, K. KAGAMI and H. HIRAO—General Agent, J. A. KELSEY, New York—
Chief Agent in Canada, G. W. PACAUD—Head Office in Canada, Montreal

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31 DECEMBER, 1921

(Incorporated, 1879. Dominion license issued, March 12, 1920).

CAPITAL

Authorized and subscribed.....	\$15,000,000 00
Paid up in cash.....	<u>7,550,000 00</u>

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds on deposit with Receiver General.

	Par value	Market value
Dom. of Canada bonds, 1929, 5½ p.c.....	\$ 18,000 00	\$ 18,360 00
Dom. of Canada Victory Loan, 1934, 5½ p.c.....	32,000 00	30,750 00
Total on deposit with Receiver General.....	<u>\$ 50,000 00</u>	<u>\$ 50,040 00</u>

Carried out at market value.....	\$ 50,040 00
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Other Assets in Canada

Cash in Bank of Hamilton, Hamilton, Ont.....	13,895 96
Agents' balances and premiums uncollected (\$2,596.59 prior to Oct. 1, 1921).....	27,273 22
Interest due and accrued.....	705 83

Gross assets in Canada.....	\$ 91,914 31
Deduct assets not admitted.....	<u>2,596 59</u>

Net admitted assets in Canada.....	<u>\$ 89,317 72</u>
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LIABILITIES IN CANADA

Net amount of fire claims, unadjusted.....	\$ 5,075 00
Reserve of unearned premiums, \$40,424.46; carried out at 80 per cent thereof.....	32,339 57
Taxes dues and accrued.....	1,620 73

Total liabilities in Canada.....	<u>\$ 39,035 30</u>
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INCOME IN CANADA

Gross premiums written.....	\$ 111,295 57
Deduct return premiums \$21,668.34; reinsurance, \$1,560.59.....	<u>23,228 93</u>

Net premiums written.....	\$ 88,066 64
Interest earned on investments.....	3,463 49

Total income in Canada.....	<u>\$ 91,536 13</u>
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TOKIO MARINE AND FIRE—*Continued*

EXPENDITURE IN CANADA

Total net incurred for claims during the year.....	\$	18,850 87
Commission or brokerage.....		31,972 28
Taxes.....		3,259 07
Funds transmitted to Home Office.....		22,255 00
Adjustment expenses.....		140 39
Total expenditure in Canada.....	\$	76,477 61

RISKS AND PREMIUMS IN CANADA

	Amount	Premiums
	\$	\$ cs.
Gross in force at end of 1920.....	2,883,467	21,524 45
Taken in 1921, new and renewed.....	11,519,598	111,295 57
Totals.....	14,403,065	132,820 02
Less ceased.....	5,729,424	52,358 65
Gross in force at end of 1921.....	8,673,641	80,461 37
Less reinsured.....	342,125	1,607 79
Net in force at end of 1921.....	8,331,516	78,853 58

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TOKIO MARINE AND FIRE—*Concluded*

PROFIT AND LOSS ACCOUNT

	Yen	sen
To Balance brought forward from last account (less dividends, etc.)	1,576,110	01
To Underwriting Fund from last account	51,357,965	12
To Net Premia, (less returns and reinsurance)	17,449,153	79
To interest	5,403,320	26
	Y38,000,000	00
Underwriting reserve	10,630,896	48
Underwriting suspense	48,630,896	48
By balance	6,959,573	15
	75,786,569	18

BALANCE SHEET

LIABILITIES		ASSETS			
	Yen	sen		Yen	sen
Share capital.....	30,000,000-00		Capital unpaid.....	15,000,000-00	
Legal Reserve Fund.....	3,750,000-00		Office Premises, etc.....	1,645,000-00	
Underwriting Fund—			Japanese Government and Municipal securities.....	15,190,880-00	
Underwriting reserve.....	Y38,000,000-00		Foreign Government and Municipal securities.....	10,075,123-39	
Underwriting suspense.....	10,630,896-48		United States R. R. and other Bonds and Shares.....	2,073,345-60	
	<u>48,630,896-48</u>		Bonds, debentures and stocks of various companies.....	14,880,025-22	
Buildings depreciation fund.....	125,000-00		Loans on mortgage, etc.....	27,791,491-90	
Staff Pension Fund.....	552,693-16		Accounts due to the company.....	763,439-10	
Accounts due by the Company.....	7,302,539-84		Cash at Bankers on deposit and Current Accounts and in hand.....	9,901,197-42	
Profit and Loss Account.....	6,959,573-15				
	<u>97,320,702-63</u>				
					<u>97,320,702-63</u>

12 GEORGE V, A. 1922

THE TRADERS AND GENERAL INSURANCE ASSOCIATION, LIMITED

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

Chairman, A. W. GAMAGE—Secretary, R. W. ALLWRIGHT—Principal Office, London, England—
Chief Agent in Canada, A. H. C. CARSON—Head Office in Canada, Toronto, Ont.

(Established 1907. Commenced business in Canada, June 1, 1920.)

CAPITAL

Amount of capital authorized and subscribed £500,000.....	\$ 2,433,333 33
Amount paid thereon in cash £125,000.....	608,333 33

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bond on deposit with Receiver General:—

	Par value	Market value
British Exchequer Bonds, 1925, 5½ p.c.....	\$ 87,060 00	\$ 81,468 00
Carried out at market value.....		\$ 81,468 00

Other Assets in Canada

Bond owned by company—

Dom. of Canada, 1924, 5½ p.c.....	29,000 00	28,710 00
Carried out at market value.....		28,710 00

Other Assets in Canada

Cash in Merchants Bank of Canada, Toronto.....	\$	9,033 19
Interest due and accrued.....		265 83
Due from reinsurances.....		3,466 89
Agents' balances and premiums uncollected, viz:—		
Fire.....	\$	32,735 01
Automobile (A).....		5,937 39
Automobile (B).....		—,906 09
Total).....		47,578 49
Total assets in Canada.....	\$	170,522 40

LIABILITIES IN CANADA

Net amount of fire claims, unadjusted.....	\$	14,166 61
Net amount of automobile (A) claims, unadjusted.....		5,650 00
Net amount of automobile (A), resisted not in suit.....		2,675 00
Net amount of automobile (B), resisted in suit.....		1,035 00
Net amount of automobile (B) resisted not in suit.....		2,125 00
Net amount of automobile (B) claims, unadjusted.....		8,458 50
Total amount of unsettled claims.....	\$	34,100 11
Reserve of unearned premiums, viz:—		
Fire.....	\$	97,924 62
Automobile (A).....		27,047 70
Automobile (B).....		37,545 25
Total, \$162,517.57, carried out at 80 per cent.....		130,014 06
Taxes due and accrued, fire, \$3,300.00; other, \$500.00.....		3,800 00
Salaries, rent, advertising, etc., fire, \$200.00; other, \$61.95.....		261 95
Due London Mutual re Automobile Department losses.....		2,310 56
Reinsurance premiums, fire, \$5,678.71; automobile (A) \$1,034.31; automobile (B) \$2,441.32.....		9,154 34
Total liabilities in Canada.....	\$	179,641 02

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THE TRADERS AND GENERAL—Continued

INCOME IN CANADA

Premiums	Class of business		
	Fire	Auto (A)	Auto (B)
	\$ cts.	cts.	\$ cts.
Gross written.....	262,844 60	83,947 32	127,013 11
Less reinsurance.....	40,261 54	13,187 39	22,104 23
Less return premiums.....	39,472 26	15,402 88	26,675 13
Total deduction.....	79,733 80	28,590 27	48,779 36
Net written.....	183,110 80	55,357 05	78,233 75

Net premiums written for all classes of business in Canada.....	\$ 316,710 60
Interest earned on investments.....	1,366 25
Total income in Canada.....	<u>\$ 318,067 85</u>

EXPENDITURE IN CANADA

Claims	Class of business		
	Fire	Auto (A)	Auto (B)
	\$ cts.	\$ cts.	\$ cts.
Gross claims incurred during the year.....	152,639 86	47,792 30	40,174 38
Less saving and salvage.....	170 03		492 79
Less reinsurance.....	25,735 11	7,919 49	8,943 96
Total deduction.....	27,435 14		9,436 75
Net incurred for said claims.....	126,734 72	39,872 81	30,737 63

Total net incurred for claims for all classes of business in Canada.....	\$ 197,345 16
Adjustment expenses, fire, \$1,390.16; Other, \$4,261.11.....	5,651 27
Commission and brokerage, fire, \$60,460 01; other, \$44,530.18.....	104,990 19
Commission on profits, fire \$240.10;.....	240 10
Taxes, fire, \$4,740.29; other.....	7,240 29
*Auditors fees, \$225.00.....	225 00
†Miscellaneous Expenditure, viz.:—Advertising, \$118.61; telegrams, telephones and express \$8.05; printing and stationery, \$3,420.79; underwriters' boards, associations, etc., \$577.62; sundry, \$108.88.....	4,233 50
Total expenditure.....	<u>\$ 319,925 51</u>

*(of which \$120 belong to Fire business.)

†(Of which \$2,250 belong to Fire business.)

12 GEORGE V, A. 1922

THE TRADERS AND GENERAL—*Continued*

SUMMARY OF RISKS AND PREMIUMS IN CANADA

Risks and Premiums	Class of Business			
	Fire		Auto (A)	Auto (B)
	Amount	Premiums	Premiums	Premiums
	\$	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	6,174,106	75,255 29	11,684 45	11,970 10
Taken in 1921, New.....	20,589,191	245,702 53	86,085 35	129,151 14
Totals.....	26,763,297	320,957 82	97,769 80	141,121 24
Less ceased (including renewed).....	9,244,298	115,392 49	28,708 80	43,422 76
Gross in force at end of 1921.....	17,518,999	205,565 33	69,061 00	97,698 48
Less reinsured.....	1,997,346	24,598 53	12,827 58	20,469 94
Net in force at end of 1921.....	15,521,653	180,966 80	56,233 42	77,228 54

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

REVENUE ACCOUNT

£	s. d.	£	s. d.	£	s. d.
Balance at Jan. 1, 1921	4,529 3 0			Expenses of management.....	34,467 17 4
				Commissions.....	43,548 0 9
				Claims.....	275,469 10 7
				Income tax.....	133 4 2
				Corporation profits tax for year	
				1920.....	122 3 0
				Bad debts.....	495 13 11
				Depreciation written off furniture	185 10 2
				Directors' fees.....	1,325 6 0
				Loss on exchange.....	410 6 6
Reserve for unexpired risks at Jan. 1, 1921:—				Reserve for unexpired risks:—	
Fire and general.....	33,207 9 8			Fire and general, 40% of pre-	
Marine.....	55,586 2 0			miums.....	\$70,240 4 10
		88,793 11 8			
Premiums, less rein-					
surances.....		175,600 12 5			
Interest and income					
from investments.....		3,541 3 10			
Transfer fees.....		31 5 0			
Realized profit on sale of Invest-					
ments.....		495 11 1			
Balance, Loss, carried to Balance					
Sheet.....		121,273 1 8			
		£ 426,397 17 5			£ 426,397 17 5

BALANCE SHEET

LIABILITIES	£	s. d.	ASSETS	£	s. d.
Authorized Capital—.....			Investments at cost—		
500,000 ordinary			British Govern-		
share of £1 each. £500,000 0 0			ment securities..	£24,355 0 0	
			Municipal and		
Issued Capital—			County securities,		
500,000 ordinary			United Kingdom..	1,577 6 4	
shares of £1 each,			Indian and Colo-		
5/-paid.....	125,000 0 0		onial Govern-		
			ment securities..	11,792 5 5	

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THE TRADERS AND GENERAL—*Concluded*BALANCE SHEET—*Concluded*.

LIABILITIES	£	s.	d.	ASSETS	£	s.	d.
Insurance funds—				Foreign Government securities...£	2,431	9	0
Fire and general...£70,240 4 10				Miscellaneous... 6,161 0 0			
Reserve for outstanding claims in fire and general departments.....	44,280	0	0	Cash at banks and in hand.....	107,231	11	0
Reserve against depreciation of investments.....	5,150	0	0	Freehold premises—	21,142	7	9
Loan from Banker.....	35,000	0	0	Amount paid on account thereof to date.....	49,544	11	3
Sundry creditors.....	25,810	6	0	Office furniture, books and stationery.....	3,900	0	0
Deposits retained under reinsurance contracts.....	8,607	1	9	Deposits under reinsurance contracts.....	11,307	2	5
				Sundry debtors, less reserve for doubtful debts.....	60,032	9	6
				Interest accrued.....	434	9	8
				Policy stamps in hand.....	137	9	7
				Balance of Revenue Account.....	121,273	1	8
	£	314,087	12 7		£	314,087	12 7

12 GEORGE V, A. 1922

L'UNION COMPAGNIE D'ASSURANCES CONTRE L'INCENDIE, PARIS, FRANCE

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, STEPHANE DERVILLÉ—Manager, K. ALBY—Principal Office, Paris, France—Chief Agent in Canada, LOUIS MAURICE FERRAND—Head Office in Canada, Montreal

(Established, 1828. Dominion license issued April 11, 1911.)

CAPITAL

Amount of joint capital authorized and subscribed.....	\$ 4,000,000 00
Amount paid in cash.....	<u>2,000,000 00</u>

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds and debentures on deposit with Receiver General:—

	Par value	Market value.
Dom. of Canada Victory Loan, 1922, 5½ p.c.....	\$ 32,500 00	\$ 32,500 00
Dom. of Canada Victory Loan, 1933, 5½ p.c.....	17,500 00	17,675 00
Dom. of Canada Loan, 1934, 5½ p.c.....	20,000 00	19,800 00
966,666.57 francs French Rentes, perpetual, 3 p.c.....	186,566 67	46,641 67
2,078,000 francs French "National Defence Loan," 1931 or later 5 p.c.....	401,054 00	152,400 52
City of Montreal, 1951, 4½ p.c.....	24,333 33	20,196 66

Total on deposit with Receiver General.....	<u>\$ 681,954 00</u>	<u>\$ 289,213 85</u>
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Carried out at market value.....	\$ 289,213 85
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Other Assets in Canada

Cash at head office in Canada.....	\$ 14,267 93
Cash in bank and trust Co.:—	
Cash in Merchants Bank of Canada, Montreal.....	6,566 98
Cash in Imperial Trusts Toronto.....	2,000 00
Total cash in bank and trust company.....	8,566 98
Interest accrued.....	497 69
Agents' balances and premiums uncollected (\$10,629.72 on business prior to Oct. 1, 1921)	47,247 01
Office furniture and plant.....	<u>4,703 11</u>

Gross assets in Canada.....	\$ 364,496 57
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Deduct assets not admitted.....	15,332 83
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Net admitted assets in Canada.....	<u>\$ 349,163 74</u>
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LIABILITIES IN CANADA

Net amount of claims, unadjusted.....	\$ 20,260 14
Net amount of claims, resisted not in suit.....	50 00
Net amount of claims, resisted, in suit (accrued prior to 1921).....	<u>3,240 00</u>
Total net amount of unsettled claims.....	\$ 23,890 14
Reserve of unearned premiums, \$221,475.63; carried out at 80 per cent.....	177,180 50
Return premiums, \$2,076.03; reinsurance, \$632.27.....	2,708 30
Taxes due and accrued.....	<u>5,825 47</u>
Total liabilities in Canada.....	<u>\$ 209,604 41</u>

SESSIONAL PAPER No. 8

L'UNION COMPAGNIE D'ASSURANCES CONTRE L'INCENDIE—*Continued*

INCOME IN CANADA

Gross premiums written.....	\$ 373,885 02
Deduct reinsurances, \$15,314.56; return premiums, \$65,093.72.....	80,408 28

Net premiums written.....	\$ 293,476 74
Interest earned on investments.....	4,758 30

Total income in Canada.....	\$ 298,235 04
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EXPENDITURE IN CANADA

Amount incurred for claims occurring during the year.....	\$ 228,354 48
Deduct reinsurances.....	13,368 83

Total net amount incurred for claims.....	\$ 214,985 65
Commission or brokerage.....	56,914 41
Commission on profits.....	1,500 94
Salaries, \$25,454.90; auditors' fees, \$200.00; travelling expenses, \$2,207.52.....	27,862 42
Taxes.....	7,954 25
Miscellaneous expenditure, viz.: Tariff association charges, \$4,909.98; advertising, \$653.65; postage, telegrams, telephones and express, \$1,721.69; printing and stationery, \$2,736.79; maps and plans, \$1,853.88; rents, etc., \$2,750.08; sundries, \$447.21; furniture and fixtures, \$118.54; inspections and surveys, \$6,466.63; Bank collections, \$133.87; sundries, \$3,491.12.....	24,836 23

Total expenditure in Canada.....	\$ 334,053 90
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SUMMARY OF RISKS AND PREMIUMS IN CANADA

Risks and Premiums	Class of Business Fire	
	Amount	Premiums
	\$	\$ cts.
Gross in force at end of 1920.....	27,404,491	457,871 83
Taken in 1921, new and renewed.....	31,575,441	373,885 02
Totals.....	58,919,932	831,756 85
Less ceased.....	21,439,633	384,192 11
Gross in force at end of 1921.....	37,540,299	447,564 74
Less reinsured.....	1,635,571	22,424 54
Net in force at end of 1921.....	35,904,728	425,140 20

L'UNION COMPAGNIE D'ASSURANCES CONTRE L'INCENDIE—*Concluded*
GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

PROFIT AND LOSS ACCOUNT		EXPENDITURE	
INCOME			
	Francs c.		Francs c.
Creditor Balance, Profit and Loss Account, 1920.....	740,837 02	Losses incurred.....	54,233,102 79
Premiums, 1921, less ceased (including taxes).....	122,396,180 38	Head office expenses.....	5,426,210 31
Interest on investments.....	3,400,238 20	Commissions and agency expenses.....	18,380,555 54
Amount recovered.....	2,750,000 00	General expenses.....	2,773,697 33
Received for reassurances.....	25,162,833 27	Legal reserve.....	1,000,000 00
		Reinsurances.....	31,986,999 45
		Increase in reserve for unexpired risks.....	18,753,473 00
		Stamp tax.....	6,944,342 88
		Tax on insured amounts at 6 Fr. per million.....	261,546 32
		Registration tax.....	4,969,529 39
		Licenses and other taxes.....	1,638,751 49
		Former agents' funds.....	100,000 00
		Dividend.....	3,777,777 77
		Exchange for foreign agencies.....	133,948 35
		Reserve for contingencies.....	2,745,000 00
		Employees' pension funds.....	350,000 00
		Profit and loss at end of year.....	975,174 25
	<u>154,450,108 87</u>		<u>154,450,108 87</u>

BALANCE SHEET		LIABILITIES	
ASSETS			
	Francs c.		Francs c.
Stocks.....	10,000,000 00	Capital paid up.....	20,000,000 00
Securities.....	62,385,617 93	Statutory reserve.....	4,000,000 00
Cash in banks and with bankers and bills receivable.....	16,011,913 84	Provision for depreciation.....	6,550,000 00
Trust deposits.....	6,085,342 70	Contingencies reserve.....	19,000,000 00
Sundry debtors accounts.....	14,983,331 83	Premium reserve for unexpired risks.....	18,753,473 00
		Reserve for non-adjusted accounts.....	3,368,352 42
		Pension and other funds for employees and agents.....	4,692,380 93
		Pension fund for former agents and employees.....	3,411,712 63
		Losses adjusted, but not paid.....	5,424,825 25
		Dividends to be paid shareholders.....	3,760,142 77
		Balance, profit and loss account.....	975,174 25
		Reinsurances.....	7,451,081 26
		Deposits.....	10,041,258 40
		Sundry creditors accounts.....	5,016,207 81
	<u>109,466,256 30</u>		<u>109,466,256 30</u>

SESSIONAL PAPER No. 8

UNION ASSURANCE SOCIETY, LIMITED

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

Chairman, CHARLES MORTIMER—General Manager, HERBERT LEWIS—Principal Office, London,
 England—Manager in Canada, T. L. MORRISSEY—Head Office in Canada, Montreal

(Incorporated 1714. Dominion license issued September 9, 1911.)

CAPITAL

Amount of capital authorized and subscribed, £450,000.....	\$ 2,190,000 00
Amount paid in cash, £50,000.....	243,333 33

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debts owned by the Company (<i>For details, see Schedule B</i>).....	\$ 805,999 64
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Other Assets in Canada

Cash at head office and in branch office.....	12,898 62
Cash in banks, viz.:—	
Merchants Bank of Canada, Montreal.....	\$ 6,014 12
Bank of Toronto, Montreal.....	17,089 41
Bank of Hochelaga, Montreal.....	8,292 62
Union Bank, Winnipeg.....	11,776 92
Canadian Bank of Commerce, Montreal.....	20,746 39
Merchants Bank of Canada, Montreal.....	11,909 77
Total cash in banks.....	75,829 23
Agents' balances and premiums uncollected, viz.:—	
Fire (\$2,096.56 on business prior to Oct. 1, 1921).....	\$ 53,837 67
Automobile (A).....	1,268 26
Automobile (B).....	3,112 82
Total.....	58,621 59
Recoverable from North West Fire.....	9,832 46
Advances to agents and inspectors.....	560 02
Reinsurance losses, fire.....	2,091 12
Gross assets in Canada.....	\$ 965,832 68
Deduct assets not admitted.....	2,096 56
Net admitted assets in Canada.....	\$ 963,736 12

LIABILITIES IN CANADA

Net amount of fire claims, unadjusted.....	\$ 36,856 00
Net amount of automobile (A) claims, unadjusted.....	2,840 00
Net amount of automobile (B) unadjusted.....	2,845 00
Total net amount of unsettled fire claims.....	\$ 42,541 00
Reserve of unearned premiums, fire, \$522,250.86; auto. (A), \$8,185.64; auto. (B), \$10,314.03; total, \$540,751.43; carried out at 80 per cent.....	432,601 14
Taxes due and accrued.....	36,480 32
Reinsurance premiums.....	8,167 83
Agency expenses due and accrued.....	11,431 66
Total liabilities in Canada.....	\$ 531,221 95

12 GEORGE V, A. 1922

UNION ASSURANCE—Continued

INCOME IN CANADA

Premiums	Class of Business		
	Fire	Auto. (A)	Auto. (B)
	\$ cts.	\$ cts.	\$ cts.
Gross written.....	918,178 94	24,584 02	33,962 05
Less reinsurance.....	111,421 13	2,898 02	5,384 34
Less return premiums.....	115,773 63	3,814 73	5,847 34
Total deduction.....	227,194 76	6,712 75	11,232 18
Net written.....	690,984 18	17,871 27	22,729 87
Net premiums written for all classes of business.....	\$ 737,190 05		
Interest earned on investments.....	47,001 73		
Endorsement fees.....	7 72		
Total income in Canada.....	\$ 784,199 55		

EXPENDITURE IN CANADA

Claims	Class of Business			
	Fire	Auto. (A)	Auto. (B)	Inland Transportation
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross claims incurred during the year.....	480,891 67	9,065 97	5,700 33	\$32 52
Less savings and salvage.....	599 43			
Less reinsurance.....	72,164 16	195 47	174 91	23 67
Total deduction.....	72,763 59			
Net incurred for said claims.....	408,128 08	8,870 50	5,525 42	808 85
Total net incurred for claims for all classes of business in Canada.....	\$ 423,332 83			
Adjustment expenses, fire, \$8,244.68; other, \$407.29.....	8,651 97			
Commission and brokerage, fire, \$123,312.25; other, \$10,419.91.....	133,732 16			
Commission on profits, fire.....	23,314 62			
*Salaries, Fees and Travelling Expenses:—Salaries:—Chief Agency, \$33,526.91; other, \$22,462.60; general and special agents, \$3,900.00; Fees:—auditors, \$1,500.00; Travelling Expenses:—chief agency, \$2,004.34; other, \$552.27; agents, \$35.00.....	63,931 12			
†Miscellaneous Expenditure, viz.:—Advertising, \$1,905.58; furniture and fixtures, \$557.39; inspections and surveys, \$108.86; legal expenses, \$104.16; maps and plans, \$2,346.05; postage, telegrams, telephones and express, \$2,690.19; printing and stationery, \$4,625.34; rents, \$8,273.85; underwriters' boards, associations, etc., \$9,489.51; exchange, \$405.71; sundries, \$5,931.99; bad debts, \$248.63; proportion Canada Acc't. Expenses, \$3,568....	40,755 26			
Total expenditure in Canada.....	\$ 701,631 64			

*(Of which \$63,515.68 belongs to Fire business.)

†(Of which \$36,102.09 belongs to Fire business.)

SESSIONAL PAPER No. 8

UNION ASSURANCE—Continued

SUMMARY OF RISKS AND PREMIUMS IN CANADA

	Class of Business				
	Fire		Auto. (A)	Auto. (B)	Inland Transport- ation
	Amount	Premiums	Premiums	Premiums	Premiums
	\$	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	103,572,011	1,197,549 79	5,585 15	2,327 52	
Taken in 1921, new and renewed.....	83,916,482	918,178 94	24,584 02	33,962 05	5,604 72
Totals.....	187,488,493	2,115,728 73	30,169 17	36,289 57	5,604 73
Less ceased.....	81,757,960	929,013 11	10,899 88	10,274 86	5,604 73
Gross in force at end of 1921.....	105,730,533	1,186,715 62	19,269 29	26,014 71	
Less reinsured.....	14,181,594	154,670 48	2,898 02	5,384 84	
Net in force at end of 1921.....	91,548,939	1,032,045 14	16,371 27	20,629 87	

SCHEDULE B

Bonds and debentures on deposit with Receiver General, viz.:—

Governments—	Par value	Market value
Prov. of British Columbia stock, 1941, 3 p.c.....	\$ 48,666 67	\$ 29,200 00
Newfoundland, 1947, 3½ p.c.....	24,333 33	14,113 33
Newfoundland, 1951, 3½ p.c.....	24,333 33	14,113 33
British War Loan, 1929/1947, 5 p.c.....	593,733 33	492,798 66
Victorian Cons, Insc. stock, 1929/1949, 3½ p.c.....	46,233 33	27,277 66
Cities—		
Montreal stock, 1948, 4 p.c.....	24,333 33	18,733 66
Toronto, 1929, 3½ p.c.....	48,666 66	42,340 00
Toronto, 1925, 4½ p.c.....	10,000 00	9,600 00
Winnipeg, 1941, 3½ p.c.....	53,000 00	39,220 00
Schools—		
Montreal (Emard) R.C., Que., 1951, 5 p.c.....	25,000 00	22,000 00
Maisonneuve, 1951, 4½ p.c.....	50,000 00	40,500 00
Verdun (St. Pierre), Que., 1951, 5 p.c.....	30,000 00	26,100 00
Miscellaneous—		
Can. Perm. Mortgage Corp., 1921, 4½ p.c.....	30,000 00	30,000 00
Total on deposit with Receiver General.....	\$ 1,008,299 99	\$ 805,999 64

SESSIONAL PAPER No. 8

BALANCE SHEET

LIABILITIES

Subscribed Capital.....	£ 150,000 0 0
of which is paid up.....	
Investment reserve and General Contingency Fund.....	50,000 0 0
Fire Insurance Fund.....	107,229 9 7
Accident Insurance Fund.....	1,180,191 15 7
Employers' Liability Insurance Fund.....	5,937 17 5
General Accident Fund.....	68,890 11 3
Re-insurance Fund.....	182,937 2 2
Balance of Profit and Loss Account.....	189,541 10 2
	191,630 1 4
	<u>£ 1,976,418 7 6</u>

Outstanding Claims:—

Fire Department.....	£109,577 14 1
General Accident Account.....	34,543 12 11
	<u>£ 204,121 7 0</u>
Amounts due to Agents and others.....	75,686 5 11
Amounts due to other Companies.....	187,576 10 8
Bills Payable.....	16,183 3 9
Interest received in advance of due date.....	21 2 7

NOTE.—In addition to the above the Society has a liability for amounts uncalled on Shares in Insurance Companies owned by the Society, and further, for an amount of £30,390 uncalled on Shares in other Insurance Companies.

ASSETS

Mortgages on property within the United Kingdom.....	£ 700 0 0
Mortgages on property out of the United Kingdom.....	36,604 8 9
INVESTMENTS:—including those deposited under local laws or by contract in various Colonies and Foreign Countries as security for holders of policies issued there:—	
British Government Securities.....	621,629 4 5
Municipal and County Securities, United Kingdom.....	13,511 0 0
Indian and Colonial Government Securities.....	136,023 16 1
Indian and Colonial Provincial Securities.....	8,822 0 0
Indian and Colonial Municipal Securities.....	58,289 9 9
Foreign Government Securities.....	309,774 13 3
Foreign Municipal Securities.....	115,897 1 2
Railway and other Debentures and Debenture Stocks, Home and Foreign.....	216,841 2 5
Railway and other Preference and Guaranteed Stocks.....	10,468 17 6
Railway and other Ordinary Stocks and Shares.....	77,937 19 4
Freehold Properties.....	2,926 0 0
Branch Offices and Agents' Balances.....	421,707 5 9
Outstanding Premiums.....	12,233 11 4
Outstanding interest due but not received.....	3,656 13 0
Amounts due from other Companies.....	210,674 0 2
Bills Receivable.....	1,787 11 4
Cash:—	
On Deposit.....	£ 74,734 10 11
In hand and on Current Accounts.....	125,817 12 3

290,532 3 2

£ 2,400,006 17 5

12 GEORGE V, A. 1922

UNION INSURANCE SOCIETY OF CANTON, LIMITED

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

Chairman, The Hon. A. O. LANG—General Manager, C. MONTAGUE EDE—Principal Office, City of Victoria, Colony of Hong Kong—Chief Agent in Canada, CHAS. R. DRAYTON—Head Office in Canada, Toronto.

(Incorporated 1873. Dominion license issued September 24, 1917.)

CAPITAL

Amount of capital authorized.....	\$ 9,733,333 33
Amount of capital subscribed and paid in cash.....	1,917,476 66

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bond on deposit with Receiver General, viz.:—

	Par value	Market value
British War Loan, 1929/1947, 5 p.c.....	\$ 693,500 00	\$ 575,605 00
Dom. of Canada Victory Loan, 1933, 5½ p.c.....	50,000 00	50,500 00
Dom. of Canada, 1934, 5½ p.c.....	45,000 00	44,550 00
Totals.....	\$ 788,500 00	\$ 670,655 00

Carried out at market value.....\$ 670,655 00

Other Assets in Canada

Bonds owned and held by the Company in Canada:—

	Par value	Market value
Dom. of Canada Victory Loan, 1934, 5½ p.c.....	\$ 30,000 00	\$ 29,700 00

Carried out at market value.....29,700 00

Value of real estate (Building and site, Vancouver, B.C., and Toronto, Ont.).....76,739 45

Stock held by Company, viz.:—

	Par value	Market value
Beaver Fire Insurance Co., Winnipeg (common stock—72% paid up), 2,000 shares.....	\$ 160,000 00	\$ 195,200 00

Carried out at market value.....195,200 00

Cash at chief agency branch offices.....752 81

Cash in banks, viz.:—

Bank of Nova Scotia, Toronto.....	\$ 28,187 68
Imperial Bank of Canada, Vancouver.....	7,246 80
Dominion Bank, Toronto.....	5,289 65

Total cash in banks.....40,724 13

Agents' balances and premiums uncollected:—

Fire (\$113.64 on business prior to Oct. 1, 1921).....	\$ 88,518 14
Automobile (A) (\$128.85 on business prior to Oct. 1, 1921).....	5,207 09
Automobile (B) (\$596.53 on business prior to Oct. 1, 1921).....	10,959 10
Hail (prior to Oct. 1, 1921).....	17,672 52
Inland Transportation.....	3,521 12

Total.....125,877 97

Gross assets in Canada.....\$ 1,179,171 11

Deduct assets not admitted.....18,511 54

Net admitted assets in Canada.....\$ 1,121,137 82

SESSIONAL PAPER No. 8

UNION OF CANTON—*Continued*

LIABILITIES IN CANADA

Amount of fire claims, unadjusted.....	\$ 55,295 92	
Amount of fire claims, resisted, not in suit (accrued in previous years).....	1,750 00	
Amount of automobile (A), claims, unadjusted.....	6,224 26	
Amount of automobile (B), claims, unadjusted.....	5,918 21	
Amount of automobile (B), claims, resisted, in suit.....	2,500 00	
Amount of inland transportation, claims, unadjusted.....	3,947 12	
Total net amount of unsettled claims.....	\$ 75,635 51	
Reserve of unearned premiums, viz.:—		
Fire.....	\$ 332,743 87	
Automobile (A).....	23,927 10	
Automobile (B).....	36,488 10	
Inland Transportation.....	7,179 07	
Total, \$400,338.14; carried out at 80 per cent.....		320,270 51
Taxes due and accrued, fire, \$7,894.11; other, \$3,349.25.....		11,243 25
Contingent commissions.....		2,000 00
Total liabilities in Canada.....	\$ 409,149 27	

INCOME IN CANADA

Premiums	Class of Business				
	Fire	Auto (A)	Auto (B)	Hail	Inland Trans.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	695,159 21	59,369 75	105,516 54	93,610 14	72,907 75
Less reinsurance.....	6,089 15	778 35	550 36	5,045 40	
“ return premiums.....	151,438 22	10,149 66	21,757 22	1,286 50	3,604 42
Total deduction.....	157,527 37	10,928 01	22,307 58	6,331 90	
Net premiums written.....	537,631 84	48,441 74	83,208 96	87,278 24	69,303 33
Net premiums written for all classes of business.....	\$ 825,864 11				
Interest earned on investments.....	33,686 14				
Total income in Canada.....	\$ 859,550 25				

EXPENDITURE IN CANADA

Claims	Class of Business				
	Fire	Auto (A)	Auto (B)	Hail	Inland Trans.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross claims incurred during the year.....	423,673 85	34,967 85	42,530 38	69,536 55	33,562 76
Less savings and salvage.....	2,303 78	2,313 71	1,561 09		
“ reinsurance.....	191 32			7,494 06	
Total deduction.....	2,495 10				
Net claims incurred during the year.....	421,178 75	32,654 14	40,969 29	62,042 49	33,562 76

12 GEORGE V, A. 1922

UNION OF CANTON—Continued

EXPENDITURE IN CANADA—Concluded.

Total net claims incurred for all classes of business.....	\$ 590,407 43
Adjustment expenses, fire, \$5,299.46; other, \$5,947.85	11,247 31
Commission and brokerage, fire, \$130,353.35; other, \$65,467.81.....	195,821 16
Commission on profits, fire.....	2,448 82
Taxes, fire, \$11,992.16; other, \$6,457.60	18,449 76
*Salaries and travelling expenses:—Salaries:—Chief agency, \$30,667.33; other, \$3,963.52; Travelling expenses:—Chief agency, \$6,077.21	40,708 06
†Miscellaneous expenditure, viz.:—Advertising, \$2,263.37; furniture and fixtures, \$469.22; maps and plans, \$1,013.21; postage, telegrams, telephones and express, \$2,773.52; printing and stationery, \$10,548.91; rents, \$4,141.15; underwriters' boards, associations, etc., \$9,923.58; sundry, \$3,009.89	34,142 85
Total expenditure in Canada.....	\$ 893,225 39

RISKS AND PREMIUMS IN CANADA

Risks and Premiums	Class of Business					Hail Premiums
	Fire		Auto (A)	Auto (B)	Inland Transport- ation	
	Amount	Premiums	Premiums	Premiums	Premiums	
	\$	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920	58,263,654	638,436 92	45,231 69	59,397 78	16,256 91	
Taken in 1921, New and Renewed.....	61,853,192	695,159 21	59,369 75	105,516 54	72,907 75	93,610 14
Totals.....	120,116,846	1,333,596 13	104,601 44	164,914 32	79,164 66	
Less ceased.....	62,089,367	689,692 98	56,435 07	91,671 62	74,806 51	
Gross in force at end of 1921	58,027,479	643,903 15	48,166 37	73,242 70	14,358 15	93,610 14
Less reinsured.....	350,900	6,630 01	312 18	266 49		
Net in force at end of 1921..	57,676,579	637,273 14	47,854 19	72,976 21	14,358 15	

*(Of which \$29,113.06 belongs to Fire business.)

† Of which \$24,898.71 belongs to Fire business.)

SESSIONAL PAPER No. 8

UNION OF CANTON—*Concluded*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

REVENUE ACCOUNT.

	£	s.	d.	£	s.	d.
To Nett Premium.....	1,614,091	5	4	228,919	2	7
To Interest.....	191,916	17	10	173,247	3	7
				5,859	0	11
				672,183	3	1
				725,799	13	0
	£ 1,806,008	3	2	£ 1,806,008,	3	2

By Agency Commissions.....	
By Head Office, Branches and Agency Charges.....	
By Remuneration to Directors, Committees and Auditors.....	
By Losses and Claims paid.....	
By Balance.....	

BALANCE SHEET.

	£	s.	d.	£	s.	d.
To Authorized Capital 200,000 Shares of £10 each.....	2,000,000					
By Subscribed Capital 111,000 Shares of £10 each upon which £4 per Share called and paid up.....						
By Reserve Fund:—	3,000,000					
Sterling.....						
By Building Reserve Fund.....				114,819	7	2
By Reinsurance Fund.....				375,658	16	5
By Equalization of Dividend Fund.....				6,168	39	12
By Underwriting Suspense Account.....						
By Exchange & Invest. Fluctuation account.....						
By Working Account 1920 Balance.....				3,307,319	1	8
By Working Account 1921 Balance.....						
By Sundry Creditors.....						
				92,871	4	1
				666,244	13	4
				156,307	4	9
				316,800	5	5
				£ 5,646,860	5	0

By Cash with Bankers on Current and Deposit

Accounts:—

Silver.....	
Gold.....	
By Investments in Silver Securities.....	
By Investments in Gold Securities.....	
British.....	£ 2,131,707 4 7
Foreign.....	£ 1,175,611 17 1

By Sundry Debtors including Branch & Agency Balances:—

Silver.....	
Gold.....	
By Mortgages.....	
By Property.....	

THE UNION MARINE INSURANCE COMPANY, LIMITED

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

Chairman, SIR THOS. ROYDEN, BART.—General Manager and Secretary, J. S. ALLEN—Principal Office, Liverpool, England—Chief Agent in Canada, R. MACD. PATERSON—Head Office in Canada, Montreal.

(Incorporated, 1863. Dominion license issued, February 28, 1918.)

CAPITAL

Amount of capital authorized £1,500,000.....	\$ 7,300,000 00
Amount subscribed, £1,308,000.....	6,365,600 00
Amount paid in cash, £163,500.....	<u>795,700 00</u>

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds and debts. on deposit with Receiver General, viz.:—

	Par value	Market value
Dom. of Canada Victory Loan, 1937, 5½ p.c.....	\$ 45,000 00	\$ 46,800 00
Prov. of Manitoba, 1935, 4 p.c.....	10,000 00	8,300 00
Can. Nor. Pac. Ry., 1st mtge. (g'teed by Prov. of British Columbia), 1950, 4½ p.c.....	24,333 33	19,709 99
Total on deposit with Receiver General.....	<u>\$ 79,333 33</u>	<u>\$ 74,809 99</u>

Carried out at market value.....\$ 74,809 99

Other Assets in Canada

Cash at chief agency in Canada.....	1 55
Cash in Royal Bank of Canada, Montreal.....	1,875 28
Interest accrued.....	<u>626 01</u>

Agents' balances and premiums uncollected, viz.:—

Automobile (A) (\$158.28 written prior to Oct. 1, 1921).....	\$ 289 03
Automobile (B) (\$132.53 written prior to Oct. 1, 1921).....	163 94
Inland Transportation (\$24.57 written prior to Oct. 1, 1921).....	<u>173 04</u>

Total).....626 01

Gross assets in Canada.....	\$ 77,926 18
Deduct assets not admitted.....	<u>315 38</u>

Net admitted assets in Canada.....\$ 77,610 80

LIABILITIES IN CANADA

Net amount automobile (A) claims, unadjusted.....	\$ 203 00
Net amount of automobile (B) claims, unadjusted.....	<u>405 00</u>

Total net amount of unsettled claims.....\$ 608 00

Reserve of unearned premiums, automobile (A), \$218,460; automobile (B) \$3,213.97; inland transportation, \$94.85; total, \$5,493.42; carried out at 80 per cent.....	4,394 50
Taxes due and accrued.....	<u>166 67</u>

Total liabilities in Canada.....\$ 5,169 17

SESSIONAL PAPER No. 8

THE UNION MARINE—Continued

INCOME IN CANADA

Premiums	Class of Business		
	Auto- mobile (A)	Auto- mobile (B)	Inland Trans- portation
	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	6,708 83	7,532 36	597 60
Deduct return premiums.....	1,744 37	1,091 31	
Net premiums written.....	4,964 46	6,441 05	597 60
Total net premiums written in Canada.....	\$ 12,003 11		
Interest earned on investments.....	3,970 00		
Total income in Canada.....	\$ 15,973 11		

EXPENDITURE IN CANADA

Claims	Class of Business	
	Auto- mobile (A)	Auto- mobile (B)
	\$ cts.	\$ cts.
Gross losses incurred during the year.....	7,277 40	2,735 54
Less savings and salvage.....	384 13	
Net losses incurred during the year.....	6,893 27	2,735 54
Total net losses incurred.....	\$ 9,628 81	
Commission or brokerage.....	2,948 30	
Taxes.....	1,002 96	
Adjustment expenses.....	635 70	
Salaries, chief agency.....	500 00	
Auditors' fees.....	75 00	
Miscellaneous expenditure, viz.:—postage, telegrams, telephones and express, \$61.12; under- writers' boards, etc., \$116.65; sundry charges, \$24.48; printing and stationery, \$24.07..	226 32	
Total expenditure in Canada.....	\$ 15,017 09	

RISKS AND PREMIUMS IN CANADA

	Auto- mobile (A)	Auto- mobile (B)	Inland Trans- portation
	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	16,177 48		28 37
Taken in 1921, new and renewed.....	6,708 83	7,532 36	597 60
Totals.....	22,886 31		625 97
Less ceased.....	18,517 10	1,104 41	436 27
Gross and net in force at end of 1921.....	4,369 21	6,427 95	189 70

12 GEORGE V, A. 1922

THE UNION MARINE—*Concluded*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

PROFIT AND LOSS ACCOUNT

	£	s.	d.		£	s.	d.
Balance Profit and Loss Account...	135,930	11	0	Dividends, paid April, 1921.....	32,700	0	0
Balance of Underwriting Account...	555,659	12	5	Bad debts.....	27	1	1
Interest, dividends and rents.....	58,671	11	2	Losses, etc.....	510,983	11	2
Less Income Tax				Transferred to suspense against further claims.....	50,000	0	0
thereon.....	17,629	15	9	Balance.....	188,921	6	7
	41,041	15	5				
Transfer from tax reserves.....	50,000	0	0				
	£782,631	18	10		£782,631	18	10

BALANCE SHEET

LIABILITIES	£	s.	d.	ASSETS	£	s.	d.
To Capital—				By Investments.....	980,484	0	5
65,400 shares of £20 each, £1,308,000, upon which £2 10s. per share has been called up.....	163,500	0	0	Cash on hand and in banks.....	96,426	8	11
Reserve Fund.....	300,000	0	0	Stamps on hand.....	512	2	4
Profit and Loss Account.....	188,921	6	7	Interest accrued but not payable.	12,106	0	0
Sundry creditors.....	460,445	2	9	Sundry debtors.....	549,578	17	6
Bills payable.....	260	17	5				
Underwriting Suspense Account....	178,873	4	4				
Underwriting Account.....	347,106	18	4				
	£1,639,107	9	5		£1,639,107	9	5

UNITED BRITISH INSURANCE COMPANY, LIMITED

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

Chairman, C. H. DODD—General Manager and Secretary, H. F. BAKER—Principal Office,
London, England—Chief Agent in Canada, W. McINNES—Head Office in Canada, Toronto,

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

(Incorporated 1908. Dominion license issued Nov. 30, 1921.)

CAPITAL

Amount of capital authorized, subscribed and paid in cash, £200,000,000. \$ 9,733,333 33

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

	Par value	Market value
Bonds on deposit with Receiver General viz.:—		
British Govt. War Loan, 1929-1947, 5 p.c.	\$ 65,700 00	\$ 54,531 00
Carried out at market value.		\$ 54,531 00

Other Assets in Canada

Cash in Dominion Bank, Toronto.	9,740 00
Agents' balances and premiums uncollected.	30 43
Total assets in Canada.	\$ 64,301 43

LIABILITIES IN CANADA

Reserve on unearned premiums, \$33.49; carried out at 80 per cent.	\$ 26 70
Taxes due and accrued.	165 09
Agency and other expenses.	1,243 41
Borrowed money.	10,000 00
Total liabilities in Canada.	\$ 11,435 20

INCOME IN CANADA

Net premiums written during the year.	\$ 42 97
Total income in Canada.	\$ 42 97

EXPENDITURE IN CANADA

Commission and brokerage.	\$ 12 54
License fees.	425 00
Miscellaneous expenditure, viz.:—Printing and stationery, \$1,240.21; sundry, \$3.20.	1,243 41
Total expenditure in Canada.	\$ 1,680 95

12 GEORGE V, A. 1922

THE UNITED BRITISH—Continued
RISKS AND PREMIUMS IN CANADA

Fire	Amount	Premiums
	\$	\$ cts.
Taken in 1921, new.....	6,350	42 97
Gross and net in force at end of 1921.....	6,350	42 97

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER, 31, 1921

REVENUE ACCOUNT

	£	s.	d.		£	s.	d.
Amount of Reserve Fund at the beginning of year.....	136,888	5	4	Claims under Policies paid and outstanding.....	216,195	0	8
Premiums after deduction of Re-insurances.....	369,841	5	3	Commission and Brokerage.....	107,976	3	6
				Expenses of Management.....	32,783	0	8
				Reserve.....	147,936	16	0
				Amount to Profit and Loss Account.....	1,838	9	9
	<u>£ 506,729</u>	<u>10</u>	<u>7</u>		<u>£ 506,729</u>	<u>10</u>	<u>7</u>

PROFIT AND LOSS ACCOUNT

	£	s.	d.		£	s.	d.
Balance of last year's Account.....	88,104	5	7	Dividends paid to Ordinary Shareholders for 1920.....	64,000	0	0
Transferred from Revenue Account	28,633	1	9	Amount written off for goodwill.....	10,000	0	0
Interest and Dividends.....	61,200	4	8	Amount written off balances due	30,000	0	0
Transfer fees.....	48	8	0	Balance carried to next year's Account.....	73,986	0	0
	<u>£ 177,986</u>	<u>0</u>	<u>0</u>		<u>£ 177,986</u>	<u>0</u>	<u>0</u>

UNITED STATES FIRE INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, GEO. R. BRANSON—Secretary, D. G. WAKEMAN—Principal Office, New York—
Chiefs Agents in Canada, ROBERT HAMPSON AND SON, LIMITED—Head Office in Canada,
Montreal, Que.

(Incorporated 1824. Dominion license issued June 30, 1919.)

CAPITAL.

Amount of joint stock capital authorized,[†] subscribed and paid in cash.....\$ 1,400,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders.

Bond on deposit with Receiver General, viz.:—

	Par value.	Market value.
United States (3) Liberty Loan, 1928, 4½ p. c.....	\$ 85,000 00	\$ 86,700 00
Dominion of Canada 1929, 5½ p. c.....	75,000 00	76,500 00

Total on deposit with Receiver General.....\$ 160,000 00 \$ 163,320 00

Carried out at market value.....\$ 163,320 00

Other Assets in Canada.

Cash in banks:—

Bank of Montreal, Montreal,.....	\$ 13,557 62
Bank of Montreal, Toronto.....	48,635 19
Bank of Montreal, Vancouver.....	24,224 47

Total cash in banks.....86,417 28

Agent's balances and premiums uncollected, fire.....11,709 32

Interest accrued.....1,580 46

Total assets in Canada.....\$ 263,027 06

LIABILITIES IN CANADA

Net amount of claims, unadjusted, fire\$ 15,525 00

Net amount of auto (A) unadjusted3,510 00

Total net amount of unsettled claims.....\$ 19,035 00

Reserve of unearned premiums, fire, \$81,379.91; automobile (A), \$2,329.45, explosion, \$742.74,
tornado, \$626.45, total, \$85,078.55, carried out at 80 per cent.....68,062 84

Taxes due and accrued.....2,584 47

Total liabilities in Canada.....\$ 89,682 31

INCOME IN CANADA.

Premiums.	Class of Business.			
	Fire.	Auto.	(A) Explosion.	Tornado.
	\$ cts	\$ cts.	\$ cts.	\$ cts.
Gross written.....	207,773 09	9,951 89	4,237 07	780 13
Less reinsurance.....	17,049 21	134 11		47 37
Less return premiums.....	57,184 67	3,944 91	1,697 99	8 00
Total deduction.....	74,233 88	4,079 02		55 37
Net written.....	133,539 21	5,872 87	2,539 08	724 76
Net premiums written for all classes of business.....	\$ 142,675 92			
Interest earned on investments.....	5,418 75			
Total income in Canada.....	\$ 148,094 67			

SESSIONAL PAPER No. 8

UNITED STATES FIRE—Continued

EXPENDITURE IN CANADA

Claims.	Class of Business.			
	Fire.		Automobile (A)	Tornado.
	\$	cts.	\$	cts.
Gross losses incurred during the year.....	106,524	57	4,738	6 38
Less savings and salvage.....	3,068	59		
Less reinsurance.....	3,727	89		2 67
Total deduction.....	6,796	48		
Net incurred for said claims.....	99,728	09	4,738	3 71
Total net incurred for claims for all classes of business in Canada.....				
				\$ 104,470 68
Adjustment expenses, fire \$1,808.90; other \$104.25.....				1,913 15
Commission and brokerage, fire, \$37,938.75; other, \$2,701.56.....				40,640 31
Taxes due and accrued.....				5,330 53
Travelling Expenses, fire ..				726 31
Miscellaneous Expenditure, fire:—Advertising, \$8.00; maps and plans, \$143.47; postage, telegrams, telephones and express, \$114.56; printing and stationery, \$545.43; underwriters' boards, associations, etc., \$3,280 60; sundry, \$24.89.....				4,116 95
Total expenditure in Canada.....				\$ 157,197 93

SUMMARY OF RISKS AND PREMIUMS IN CANADA

Risks and Premiums.	Class of Business.				
	Fire.		Automobile (A).	Tornado.	Explosion.
	Amount.	Premiums.	Premiums.	Premiums.	Premiums.
	\$	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	19,961,341	174,377 25	2,022 21	45 00	1,879 08
Taken in 1921, new and renewed.....	26,050,786	207,773 09	9,951 89	780 13	4,237 07
Totals.....	46,012,127	382,150 34	11,973 90	825 13	6,116 15
Less ceased.....	24,207,192	203,971 66	7,180 89	8 00	4,630 66
Gross in force at end of 1921.....	21,804,935	178,178 68	4,793 01	\$17 13	1,485 49
Less reinsured.....	1,970,553	18,887 64	134 11	47 37	
Net in force at end of 1921.....	19,834,382	159,291 04	4,658 90	769 76	1,485 49

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

LEDGER ASSETS

Book value of real estate.....	\$ 44,400 00
Mortgage loans on real estate, first liens.....	565,287 40
Loans secured by pledge of bonds, stocks or other collaterals.....	3,000 00
Book value of bonds and stocks.....	9,191,385 13
Cash on hand, in trust companies and in banks.....	1,097,607 12
Bills receivable.....	159,577 40
Agent's balances.....	1,125,260 32
Total ledger assets.....	\$12,186,517 37

12 GEORGE V, A. 1922

UNITED STATES FIRE—*Concluded*

NON-LEDGER ASSETS

Interest due and accrued.....	\$ 45,945 22
Market value of bonds and stocks over book value.....	882,762 87
Reinsurance recoverable on paid losses.....	59,626 00
Gross assets.....	<u>\$13,174,851 46</u>
Deduct assets not admitted.....	28,138 44
Total admitted assets.....	<u><u>\$13,146,713 02</u></u>

LIABILITIES

Net amount of unpaid losses and claims.....	\$ 1,435,955 00
Estimated expenses of investigation of losses.....	40,000 00
Total unearned premiums.....	7,064,264 57
Dividends declared and unpaid to stockholders.....	9,332 64
Salaries, rents, expenses, fees, etc.....	20,0 00
Federal, state, and other taxes due or accrued (estimated).....	200,000 00
Total liabilities (not including capital).....	<u>\$ 8,769,552 21</u>
Capital paid up.....	1,400,000 00
Surplus over all liabilities.....	3,058,235 81
Total liabilities.....	<u><u>\$13,227,788 02</u></u>

INCOME

Net cash received for premiums other than perpetuals.....	\$ 7,768,936 69
Received for interest and dividends.....	560,854 01
Received for rents.....	3,637 46
Agents' balances previously charged off.....	3,149 89
Gross profit on sale of stocks and bonds.....	77,391 66
From other sources.....	250 00
Total income.....	<u><u>\$ 8,414,219 71</u></u>

DISBURSEMENTS

Net amount paid for losses.....	\$ 4,091,630 81
Expenses of adjustment and settlement of losses.....	126,963 02
Paid stockholders for interest or dividends.....	174,489 00
Allowances to local agents for miscellaneous agency expenses.....	2,760,358 82
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	47,017 63
Rents.....	9,144 62
Inspections and surveys.....	154,885 28
Federal taxes.....	76,970 56
State taxes on premiums, Insurance Department licenses and fees.....	230,976 23
Fire department, patrol and salvage corps.....	25,962 09
Gross loss on sale of stocks.....	57,501 66
All other disbursements.....	78,419 33
Total disbursements.....	<u><u>\$ 7,834,566 35</u></u>

RISKS AND PREMIUMS

FIRE

Fire risks written or renewed during the year.....	\$1,030,222,555 00
Premiums thereon.....	10,067,108 29
Amount terminated during the year.....	239,374,596 00
Premiums thereon.....	2,226,601 95
Net amount in force at December 31, 1921.....	595,399,542 00
Premiums thereon.....	<u><u>6,100,375 39</u></u>

SESSIONAL PAPER No. 8

L'URBAINE COMPAGNIE D'ASSURANCES CONTRE L'INCENDIE

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, E. TAMBOUR—Secretary, M. BESNAR—Principal Office, Paris, France—Chief Agent in Canada, A. A. MONDOU—Head Office in Canada, Montreal, Que.

(Established, 1838. Dominion license issued July 29, 1921.)

CAPITAL

Amount of joint capital authorized and subscribed.....
Amount paid in cash..... 1,250,000 francs

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds and debentures on deposit with Receiver General:—

	Par value	Market value
British War Loan, 1929/1947, 5 p.c.....	\$ 76,406 67	\$ 63,417 54
Carried out at market value.....		\$ 63,417 54

Other Assets in Canada

Cash at head office in Canada.....	1,582 86
Cash in Banque Nationale, Montreal.....	15,902 77
Agents' balances and premiums uncollected.....	23,661 82
Reinsurance premiums.....	11,744 97
Total assets in Canada.....	<u>\$ 116,309 96</u>

LIABILITIES IN CANADA

Net amount of claims, unadjusted.....	\$ 10,852 77
Reserve of unearned premiums, \$46,029.03; carried out at 80 per cent.....	36,823 23
Reinsurance premiums.....	13,808 25
Total liabilities in Canada.....	<u>\$ 61,484 25</u>

INCOME IN CANADA

Gross premiums written.....	\$ 179,274 55
Deduct reinsurances, \$81,269.85; return premiums, \$21,912.13.....	103,181 93
Net premiums written during the year.....	\$ 76,092 57
Total income in Canada.....	<u>\$ 76,092 57</u>

EXPENDITURE IN CANADA

Gross losses incurred.....	\$ 51,755 77
Less reinsurances.....	28,230 77
Net losses incurred.....	\$ 23,525 00
Commission and brokerage.....	13,643 17
All other expenditure.....	21,881 10
Total expenditure in Canada.....	<u>\$ 59,049 27</u>

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L'URBAINE COMPAGNIE D'ASSURANCE CONTRE L'INCENDIE—*Concluded*

SUMMARY OF RISKS AND PREMIUMS IN CANADA

Risks and Premiums	Class of Business	
	Fire	
	Amount	Premiums
	\$	\$ cts.
Taken in 1921. New	13,341,900	179,274 55
Less ceased	2,182,571	29,113 45
Gross in force at end of 1921	11,159,329	150,161 10
Less reinsured	6,023,289	77,560 95
Net in force at end of 1921	5,136,040	72,600 15

(For General Business Statement, see Appendix).

SESSIONAL PAPER No. 8

VULCAN FIRE INSURANCE COMPANY OF OAKLAND, CAL.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

(Incorporated, 1910. Dominion license issued Jan. 15, 1918.)

CAPITAL

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 500,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds on deposit with Receiver General, viz.:—

	Par value	Market value
Dom. of Canada Victory Loan, 1922, 5½ p.c.....	\$ 42,000 00	\$ 42,000 00
Dom. of Canada Bonds, 1929, 5½ p.c.....	40,000 00	40,800 00
Total on deposit with Receiver General.....	\$ 82,000 00	\$ 82,800 00

Carried out at market value.....\$ 82,800 00

Other Assets in Canada

Cash at chief agency in Canada.....	237 21
Cash in Union Bank of Canada, Vancouver.....	15,073 07
Agents' balances and premiums uncollected.....	18,630 56
Interest due.....	479 70
Total assets in Canada.....	\$ 117,220 54

LIABILITIES IN CANADA

Net amount of claims, unadjusted.....	\$ 9,088 14
Adjustment expenses.....	13 37
Reserve of unearned premiums, \$66,038.52; carried out at 80 per cent.....	52,830 82
General agency expenses, due and accrued.....	2,328 72
Reinsurance premiums.....	2,281 78
Taxes due and accrued.....	3,000 00
Total liabilities in Canada.....	\$ 69,542 83

INCOME IN CANADA

Gross premiums written.....	\$ 191,796 78
Deduct reinsurances, \$29,937.87; return premiums, \$47,731.15.....	77,669 02
Net premiums written.....	\$ 114,127 76
Interest earned.....	3,069 00
Total income in Canada.....	\$ 117,196 76

EXPENDITURE IN CANADA

Gross losses incurred occurring during the year.....	\$ 89,909 83
Less reinsurances, \$15,127.02; savings and salvage, \$1,030.66.....	17,157 68
Net losses incurred.....	\$ 73,752 15
Adjustment expenses.....	1,298 56
Commission or brokerage.....	34,805 77
Taxes.....	3,609 88
Miscellaneous expenditure, viz.: Advertising, \$59.65; maps and plans, \$130.29; printing and stationery, \$1,360.65; postage, telegrams, telephones and express, \$450.21; underwriters' boards, tariff associations, etc., \$1,992.85.....	3,993 65
Total expenditure in Canada.....	\$ 117,459 97

VULCAN—Continued

RISKS AND PREMIUMS IN CANADA

	Amount	Premiums.
	\$	\$ cts.
Gross in force at end of 1920.....	8,363,427	112,097 51
Taken in 1921, New and Renewed.....	16,542,467	191,932 46
Totals.....	24,905,894	304,029 97
Less ceased.....	12,846,017	152,105 54
Gross in force at end of 1921.....	12,059,877	151,924 43
Less reinsured.....	2,142,233	26,478 25
Net in force at end of 1921.....	9,917,644	125,446 18

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

INCOME.

Total net cash received for premiums.....	\$ 575,842 96
Interest and dividends.....	79,277 46
Rents.....	300 00
Gross profit on sale of real estate.....	350 00
Gross increase by adjustment in book value of bonds.....	8,636 50
All other income.....	15,608 75
Total income.....	\$ 680,015 67

DISBURSEMENTS.

Net amount paid to claims.....	\$ 510,455 91
Adjustment of claims.....	8,405 87
Commissions or brokerage.....	170,676 40
Cash paid stockholders for interest or dividends.....	15,074 40
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	45,108 78
Salaries, travelling and all other expenses of agents not paid by commissions.....	24,107 22
Inspections and surveys, etc.....	10,048 62
Rents.....	4,391 28
Federal taxes.....	8,057 00
State and municipal taxes, Insurance Department licenses and fees, etc.....	25,750 83
Fire department, patrol and salvage corps.....	3,335 53
Real estate taxes.....	1,912 32
Agents balances charged off.....	4,933 52
Gross loss on sale or maturity of ledger assets.....	356 10
Gross decrease by adjustment in book value of bonds.....	6,368 92
All other disbursements.....	18,421 29
Total disbursements.....	\$ 857,403 99

LEDGER ASSETS.

Book value of real estate.....	\$ 38,787 87
Mortgage loans on real estate, first liens.....	176,278 49
Loans secured by pledge of bonds, etc.....	120,000 00
Book value of bonds and stocks.....	924,793 60
Cash in trust companies and in banks.....	108,814 96
Agents' balances.....	95,672 78
Total ledger assets.....	\$ 1,464,347 70

NON-LEDGER ASSETS.

Interest due and accrued.....	7,828 45
Gross assets.....	1,472,176 15
Deduct assets not admitted.....	130 62
Total admitted assets.....	\$ 1,472,045 53

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VULCAN—*Concluded*

LIABILITIES.

Net amount of unpaid claims.....	\$ 223,660 78
Total unearned premiums.....	429,235 50
Dividends declared and unpaid.....	401,80
Federal, state and other taxes due and accrued (estimated).....	15,801 81
Contingent commissions or other charges due or accrued.....	6,226 47
Adjustment and investigation expenses.....	2,356 57
Funds held under reinsurance treaties.....	15,608 75
All other liabilities.....	110 50
Total liabilities, except capital stock.....	\$ 693,402 18
Capital paid up in cash.....	500,000 00
Surplus over all liabilities and capital.....	278,643 35
Total liabilities.....	<u>1,472 045,53</u>

RISKS AND PREMIUMS.

Amount of policies written or renewed during the year.....	78,589,200 00
Premiums thereon.....	1,005,363,02
Amount of policies terminated during the year.....	16,783,980 00
Premiums thereon.....	242,736 45
Net amount of policies in force at December 31, 1921.....	37,780,628 00
Premiums thereon.....	<u>477,260 51</u>

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WESTCHESTER FIRE INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, OTTO E. SCHAFER—Secretary, C. B. GALLARD—Principal Office, New York, N.Y.
 —Chief Agent in Canada, J. W. TATLEY—Head Office in Canada, Montreal.

(Incorporated March 14, 1837. Dominion license issued May 28, 1912.)

CAPITAL.

Amount of stock authorized, subscribed, and paid in cash..... \$ 1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposits with Receiver General, viz.:—

	Par value.	Market value.
Dom. of Canada War Loan, 1925, 5 p.c.....	\$ 130,000 00	\$ 126,400 00
Dom. of Canada Victory Loan, 1927, 5½ p.c.....	50,000 00	50,000 00
Dom. of Canada War Loan, 1933, 5½ p.c.....	25,000 00	25,250 00
United States (3) Liberty Loan, 1928, 4½ p.c.....	43,000 00	43,860 00
Prov. of Ontario, 1936, 6 p.c.....	25,000 00	25,750 00
Prov. of Ontario, 1941, 6 p.c.....	50,000 00	52,000 00
Town of Maisonneuve, 1953, 5 p.c.....	40,393 33	35,546 13

Total on deposit with Receiver General..... \$ 363,393 33 \$358,506 13

Carried out at market value.....\$ 358,506 13

Other Assets in Canada.

Cash in Royal Bank of Canada, Montreal	45,958 59
Interest accrued.....	2,780 97
Agents' balances and premiums uncollected (\$403.03 on business prior to Oct. 1, 1921).....	38,955 92

Gross assets in Canada.....\$ 446,210 61

Deduct assets not admitted..... 403 03

Net admitted assets in Canada.....\$ 445,798 58

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid.....	\$ 16,435 07
Net amount of fire claims, unadjusted.....	12,076 21
Net amount of fire claims, resisted, in suit.....	4,239 69
Net amount of hail claims, unadjusted.....	94 00

Total net amount of unsettled claims.....\$ 32,844 97

Reserve of unearned premiums: fire, \$161,360.99, explosion, \$335.25; total, \$161,696.24;
 carried out at 80 per cent..... 129,356 99

Taxes due and accrued..... 29,292 16

Total liabilities in Canada.....\$ 191,494 12

SESSIONAL PAPER No. 8

WESTCHESTER—Continued

INCOME IN CANADA

Premiums	Class of Business		
	Fire	Explosion	Hail
	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	404,771 05	2,091 66	340,211 60
Less reinsurance.....	58,392 16		177,050 37
Less return premiums.....	95,884 30	1,295 55	3,601 29
Total deduction.....	154,276 46		180,651 66
Net premiums written.....	250,494 59	796 11	159,559 94
Net premiums written for all classes of business.....	\$ 410,850 64		
Interest earned on investments.....	17,306 86		
Total income in Canada.....	\$ 428,157 50		

EXPENDITURE IN CANADA

Claims	Class of business	
	Fire	Hail
	\$ cts.	\$ cts.
Gross losses incurred during the year.....	197,827 40	396,622 95
Less savings and salvage.....	386 73	
Less reinsurance.....	26,336 18	226,829 77
Total deduction.....	26,722 91	
Net losses incurred.....	171,104 49	169,793 18
Total net losses incurred for all classes of business.....	\$ 340,897 67	
Adjustment expenses, fire, \$3,514.14; other, \$6,706.78.....	10,220 92	
Commission and brokerage, fire, \$63,069.07; other, \$41,511.20.....	104,580 27	
Commission on profits, fire, \$5,734.74; other, \$43.89.....	5,778 63	
Taxes, fire, \$8,700.23; other, \$4,931.87.....	13,632 10	
*Salaries, fees and travelling expenses:—Salaries: chief agency, \$10,398.69; general and special agents, \$1,712.74; fees: auditors, \$191.98; travelling expenses: chief agency, \$111.09; agents, \$1,571.67.....	13,986 17	
†Miscellaneous expenditure, viz: Advertising, \$198.24; furniture and fixtures, \$170.62; inspections and surveys, \$1,303.71; legal expenses, \$10; maps and plans, \$1,487.40; postage, telegrams, telephones and express, \$1,494.04; printing and stationery, \$5,137.86; rents, \$1,327.74; underwriters' boards, associations, etc., \$2,702.45; sundry, \$311.53.....	14,142 59	
Total expenditure in Canada.....	\$ 503,238 35	

SUMMARY OF RISKS AND PREMIUMS IN CANADA

	Class of Business			
	Fire	Explosion	Hail	
	Amount	Premiums	Premiums	Premiums
	\$	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	32,654,120	412,853 06	794 38	
Taken in 1921, new and renewed.....	33,875,234	404,983 33	2,091 66	340,211 60
Totals.....	66,529 354	817,836 39	2,886 04	
Less ceased.....	36,830,438	439,256 69	2,217 32	340,211 60
Gross in force at end of 1921.....	29,698,916	378,579 70	668 72	
Less reinsured.....	5,221,646	60,689 64		
Net in force at end of 1921.....	24,477,270	317,890 06	668 72	

*(Of which \$13,934.92 belongs to Fire business.)

†(Of which \$11,411.72 belongs to Fire business.)

12 GEORGE V, A. 1922

WESTCHESTER—Concluded

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

LEDGER ASSETS

Book value of real estate.....	\$ 5,876 00
Mortgage loans on real estate, first liens.....	93,210 00
Book value of bonds and stocks.....	8,685,491 59
Cash in trust companies and in banks.....	1,033,453 39
Agents' balances.....	1,116,224 77
Reinsurances due.....	80,428 12
Total ledger assets.....	\$11,014,683 87

NON-LEDGER ASSETS

Interest due and accrued.....	73,003 82
Gross assets.....	\$11,087,687 69
Deduct assets not admitted.....	496,760 60
Total admitted assets.....	\$10,590,927 09

LIABILITIES

Net amount of unpaid claims.....	\$ 1,099,182 10
Adjustment and investigation expenses.....	20,000 00
Total unearned premiums.....	6,379,518 01
Salaries, rents, expenses, etc., due and accrued.....	25,000 00
Federal, state and other taxes due and accrued (estimated).....	251,530 00
Contingent commissions or other charges due or accrued.....	20,000 00
Income tax withheld at source.....	246 20
Total liabilities, except capital stock.....	\$ 7,795,476 31
Capital paid up in cash.....	1,000,000 00
Surplus over all liabilities and capital.....	1,795,450 78
Total liabilities.....	\$10,590,927 09

INCOME

Net cash received for premiums.....	\$ 7,397,201 00
Interest and dividends.....	508,151 10
Rents.....	168 00
Gross profit on sale or maturity of bonds.....	13,926 56
Income tax withheld at source.....	262 30
Agents' balances previously charged off.....	899 87
Gross increase, by adjustment, in book value of ledger assets.....	24,000 00
Total income.....	\$ 7,944,608 83

DISBURSEMENTS

Net amount paid for claims.....	\$ 4,446,939 38
Loss adjustment expenses.....	102,021 13
Paid stockholders for interest or dividends.....	250,000 00
Commission or brokerage.....	1,718,718 39
Field supervisory expenses.....	274,397 59
Salaries, fees and all other charges of officers, directors, trustees and home office employees	506,527 83
Rents.....	50,727 14
Inspections and surveys, including underwriters' boards and tariff associations.....	197,294 38
Federal taxes.....	76,739 51
State taxes on premiums, Insurance Department licenses and fees, etc.....	252,228 47
Agents' balances previously charged off.....	432 72
Real estate taxes.....	128 27
Gross loss on sale of stocks and bonds.....	67,007 19
Gross decrease, by adjustment, in book value of ledger assets.....	24,000 00
All other disbursements.....	144,413 55
Total disbursements.....	\$ 8,111,575 55

RISKS AND PREMIUMS

Amount of policies written or renewed during the year.....	\$1,083,113,875 00
Premiums thereon.....	11,100,913 83
Amount of policies terminated during the year.....	219,617,906 00
Premiums thereon.....	2,655,881 12
Net amount of policies in force at December 31, 1921.....	602,537,560 00
Premiums thereon.....	5,874,647 95

SESSIONAL PAPER No. 8

THE WESTERN ASSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President and General Manager, W. B. MEIKLE—Vice-President, W. M. Cox—Secretary, C. S. WAINWRIGHT—Principal Office, Toronto, Canada.

(Incorporated August 31, 1851, by Act of the Legislature of the late Province of Canada, 14-15 Vic., cap. 162; amended in 1857, 20 Vic., cap. 167, and in 1872, 35 Vic., cap. 99, and in 1875, 38 Vic., cap. 81, in 1887, 50-51 Vic., cap. 102, and in 1901, by 1 Edward VII, cap. 116, and in 1903, by 3 Edward VII, cap. 201, and in 1904, by 4 Edward VII, cap. 141, and in 1906, by 6 Edward VII, cap. 179. On Sept. 6, 1912, the power of the company was extended to include explosion and tornado insurance, under the provisions of section 81 of the Insurance Act, 1910. On April 17, 1918, the power of the company was further extended to include automobile insurance under the provisions of section 77 of the Insurance Act, 1917. In 1920, the acts were consolidated and amended by 10-11 Geo. V, chap. 98. Commenced business in Canada, August, 1851.)

CAPITAL

Amount of joint stock capital authorized.....	\$ 5,000,000 00
Amount of joint stock capital subscribed.....	2,500,000 00
Amount paid thereon in cash (\$1,000,000 Preferred).....	2,492,661 35
Amount of premiums on capital paid by stockholders since organization.....	437,669 65

(For List of Shareholders, see Appendix)

ASSETS

Real estate—Company's building, corner of Scott and Wellington Sts., Toronto.....	\$ 200,000 00
Mortgage loans on real estate, second liens.....	5,000 00
Book value of bonds and debentures. (For details, see Schedule B).....	3,487,845 15
Book value of stocks. (For details, see Schedule C).....	447,370 50
Cash on hand at head office.....	1,007 22
Cash in banks, etc., viz.:	
Canadian Bank of Commerce, Montreal.....	\$ 1,196 60
Canadian Bank of Commerce, Vancouver.....	2,419 60
Canadian Bank of Commerce, London.....	49,796 14
Canadian Bank of Commerce, New York.....	110,899 96
Bank of Hamilton, Toronto.....	6,410 33
Bank of Hochelaga, Montreal.....	279 31
Corn Exchange, National Bank, Chicago.....	3,941 69
United States Mortgage and Trust Co., New York.....	515,345 20
Credit Lyonnais, London.....	13,103 10
Denver National Bank, Denver.....	9,643 93
Atlanta National Bank, Atlanta.....	3,560 45
Gross cash in banks.....	\$ 716,596 31
Less overdraft Canadian Bank of Commerce, Toronto.....	227,275 87
Net cash in banks, etc.....	489,320 44
Interest accrued.....	59,342 50
Rents accrued.....	17 20
Agents' balances and premiums uncollected:—	
Fire—In Canada (\$30,859.74 prior to Oct. 1, 1921).....	\$ 131,453 99
Fire—In other countries (\$26,254.86 prior to Oct. 1, 1921).....	683,812 06
Automobile (A)—in Canada (\$391.44 prior to Oct. 1, 1921).....	15,402 49
Automobile (A)—in other countries.....	1,094 17
Automobile (B)—in Canada (\$261.95 prior to Oct. 1, 1921).....	12,631 45
Automobile (B)—in other countries.....	1,074 02
Explosion—In Canada.....	1,439 77
Explosion—In other countries (\$31.93 prior to Oct. 1, 1921).....	5,846 27
Hail—In Canada (prior to Oct. 1, 1921).....	142 73
Inland Transportation—In Canada (\$461.54 prior to Oct. 1, 1921).....	8,903 55
Inland Transportation—In other countries.....	1,445 00
Marine—In Canada (\$7,354.49 prior to Oct. 1, 1921).....	112,697 76
Marine—In other countries (\$59.40 prior to Oct. 1, 1921).....	479,000 11
Sprinkler—In other countries (\$2.13 prior to Oct. 1, 1921).....	—1 89
Tornado—In other countries.....	4,975 28
Total.....	1,459,916 76

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THE WESTERN—Continued

ASSETS—Concluded

Bills receivable.....	\$	11,365	28
Due for reinsurance losses:—			
Fire—In Canada.....	\$	49,752	25
Fire—In other countries.....		2,950	79
Automobile (A)—In Canada.....		4,284	58
Automobile (B)—In Canada.....		339	57
Marine—In Canada.....		107,410	39
Marine—In other countries.....		72,762	11
Tornado—In other countries.....		6	07
Total.....		237,505	76
Balance of account with British America Assurance Co.....		45,641	54
Securities held <i>re</i> unlicensed reinsurance.....		25,000	00
Total.....	\$	6,469,332	35
Add market value of bonds and stocks over book value.....		97,481	39
Gross assets.....	\$	6,566,813	74
Deduct assets not admitted.....		65,820	21
Net admitted assets.....	\$	6,500,993	53

LIABILITIES

(1) *Liabilities in Canada*

Net amount of fire claims, unadjusted (\$1,434.16 accrued prior to 1921)....	\$	80,134	40
Net amount of fire claims, resisted, in suit (\$1,189.50 accrued prior to 1921)...		3,396	75
Net amount of fire claims, resisted, not in suit (\$1,079 accrued prior to 1921)...		1,232	00
Net amount of automobile (A) claims, unadjusted.....		12,563	00
Net amount of automobile (A) claims, resisted, in suit.....		700	00
Net amount of automobile (A) claims, resisted, not in suit.....		2,808	00
Net amount of automobile (B) claims, unadjusted.....		6,310	00
Net amount of automobile (B) claims, resisted, not in suit.....		100	00
Net amount of inland transportation claims, unadjusted (\$224.16 accrued prior to 1921).....		1,475	75
Net amount of marine claims, unadjusted (\$20,113.62 accrued prior to 1921)...		100,695	26
Total net amount of unsettled claims.....	\$	209,415	16
Reserve of unearned premiums:—			
Fire.....	\$	754,349	40
Automobile (A).....		31,871	93
Automobile (B).....		33,770	07
Explosion.....		624	27
Inland Transportation.....		984	67
Marine.....		15,275	96
Total, \$836,876.30; carried out at 80 per cent.....		669,501	04
Dividends due and unpaid.....		2,359	11
Due and accrued for salaries, rent, advertising, etc., fire, \$4,000; other \$1,000.....		5,000	00
Taxes due and accrued, fire, \$15,000; other, \$5,000.....		20,000	00
Reinsurance premiums due:—			
Fire.....	\$	182,917	97
Automobile (A).....		11,492	05
Automobile (B).....		8,108	00
Explosion.....		100	50
Marine.....		23,253	84
Total.....		225,872	36
Total liabilities in Canada.....	\$	1,132,147	67

(2) *Liabilities in other Countries*

Net amount of fire claims, unadjusted (\$55,242.14 accrued prior to 1921)....	\$	403,667	52
Net amount of fire claims, resisted, in suit (\$1,265 accrued prior to 1921)...		7,143	00
Net amount of explosion claims, unadjusted.....		4	00
Net amount of inland transportation claims, unadjusted (\$369.02 accrued prior to 1921).....		493	84
Net amount of marine claims, adjusted, but unpaid.....		10,740	41
Net amount of marine claims, unadjusted (\$897,099.16 accrued prior to 1921).....		1,251,927	22
Net amount of marine claims, resisted, in suit (\$1,040 accrued prior to 1921)...		35,912	00
Net amount of marine claims, resisted, not in suit.....		2,533	00
Net amount of sprinkler claims, unadjusted.....		228	00
Net amount of tornado claims, unadjusted (\$27 accrued prior to 1921)....		259	20
Total net amount of unsettled claims.....	\$	1,712,913	19

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THE WESTERN—Continued

LIABILITIES—Concluded.

Reserve of unearned premiums:—

Fire.....	\$1,756,097 23
Automobile (A).....	5,931 81
Automobile (B).....	5,969 15
Explosion.....	1,256 23
Inland Transportation.....	110 23
Marine.....	121,302 31
Sprinkler.....	152 40
Tornado.....	36,373 06

Total, \$1,927,192.42; carried out at 80 per cent. \$ 1,541,753 94

Due and accrued for taxes, fire, \$30,000; other, \$15,000. 45,000 00

Reinsurance premiums due, fire, \$20,343.95; marine, \$7,379.08. 27,723 03

Salaries, rent, advertising, agency and other expenses due and accrued, fire, \$4,000, other; \$1,000. 5,000 00

Total liabilities in other countries. \$ 3,332,390 16

Total liabilities in all countries. \$ 4,464,537 83

Excess of assets over liabilities. \$ 2,036,455 70

Capital stock paid in cash. 2,492,061 35

INCOME

Premiums.	Class of Business.							
	Fire.		Automobile (A).		Automobile (B).		Explosion.	
	In Canada.	In other Countries.	In Canada.	In other Countries.	In Canada.	In other Countries.	In Canada.	In other Countries.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross written.....	1,690,602 68	5,108,571 93	147,248 14	19,794 97	128,946 83	16,622 65	11,712 04	7,368 19
Less reinsurance...	694,613 62	2,138,491 07	44,138 77	4,026 64	15,727 42	463 04	8,419 22	2,759 54
Less return premiums.....	258,797 79	887,618 45	32,371 33	3,412 60	34,737 27	3,786 49	1,640 23	1,843 68
Total deduction..	953,411 41	3,026,109 52	76,510 10	7,439 24	50,464 69	4,249 53	10,059 45	4,603 22
Net written.....	737,191 27	2,082,462 41	70,738 04	12,355 73	78,482 14	12,373 12	1,652 59	2,764 97

Premiums.	Class of Business.						
	Hail.	Inland Trans.		Sprinkler	Tornado	Marine.	
	In Canada.	In Canada.	In other Countries.	In other Countries.	In other Countries.	In Canada.	In other Countries.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross written.....	29,113 70	90,933 78	20,402 31	493 53	48,560 99	421,587 22	1,931,120 03
Less reinsurance.....	15,537 59	52,010 15	8,225 93	152 92	11,711 28	253,211 19	1,219,984 72
Net return premiums.....	224 00	5,740 32	6,315 86	119 61	8,512 26	33,448 43	139,147 64
Total deduction.....	15,761 59	57,750 47	14,541 79	272 53	20,223 54	286,659 62	1,359,132 36
Net written.....	13,352 11	33,183 31	5,860 52	221 00	28,337 45	134,927 60	571,987 67

Net premiums written for all classes of business in all countries..... \$ 3,785,889 93

Interest earned on investments..... 216,271 79

Profit on sale or maturity of bonds..... 11,204 42

Total income..... \$ 4,013,366 14

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THE WESTERN—Continued

EXPENDITURE.

Claims.	Class of Business.							
	Fire.		Automobile (A).		Automobile (B).		Explosion.	Hail.
	In Canada	In other Countries	In Canada	In other Countries	In Canada	In other Countries	In other Countries	In Canada.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross claims incurred during the year.....	1,112,254 86	2,385,457 13	127,190 46	10,850 23	32,868 85	7,784 32	5,214 00	59,562 07
Less savings and salvage.....	483 99	19,103 22	1,234 56		80 25			
Less reinsurance....	663,393 34	1,039,153 22	43,844 19	618 63	7,915 87		3,910 00	31,150 72
Total deduction....	663,877 33	1,058,256 44	45,078 75		7,996 12			
Net incurred for said claims....	448,377 53	1,327,200 69	82,111 71	10,231 60	24,872 73	7,784 32	1,304 00	28,411 35

Claims.	Class of Business.					
	Inland Transportation.		Sprinkler.	Tornado.	Marine.	
	In Canada.	In other Countries.	In other Countries.	In other Countries.	In Canada.	In other Countries.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross claims incurred during the year.....	17,577 47	13,042 71	156 31	5,760 07	493,658 34	2,209,574 81
Less savings and salvage.....	3,813 69	937 41			57,249 44	133,886 17
Less reinsurance.....	3,201 67	5,749 15	—132 66	1,907 80	203,319 67	1,422,754 99
Total deduction.....	7,015 36	6,686 56			260,569 11	1,556,641 16
Net incurred for said claims.....	10,562 11	6,356 15	288 97	3,852 27	233,089 23	652,933 65

Total net incurred for claims for all classes of business in all countries.....	\$ 2,837,376 31
Dividends declared stockholders at 7 per cent on preference and 3 per cent on common stock..	115,000 00
Adjustment expenses incurred in Canada, fire; \$10,196.83; other, \$7,962.90.....	18,159 73
Adjustment expenses incurred outside Canada, fire; \$15,426.71; other, \$2,016.59.....	17,443 30
Commission and brokerage, fire, \$528,040.63; other, \$102,772.81.....	630,813 44
Commission on profits, fire \$20,210.28; other \$6,114.71.....	26,324 99
Taxes, fire, \$174,395.75; other, \$133,220.59.....	307,616 34
*Salaries, fees and travelling expenses:—Salaries of head office officials and employees, \$203,921.58; general and special agents, \$169,258.24; Fees—Directors, \$9,253.45; auditors, \$4,963.27.....	387,396 54
†Miscellaneous Expenditure, viz.:—Advertising, \$13,485.28; fire departments, patrol and salvage corps assessments, etc., \$16,664.94; furniture and fixtures, \$6,305.56; inspections and surveys, \$121,428.60; legal expenses, \$1,946.46; maps and plans, \$11,191.59; exchange, \$24,628.69; postage, telegrams, telephones and express, \$26,134.98; printing and stationery, \$61,369.35; rents, \$52,245.83; underwriters' boards, associations, etc., \$62,436.61; bad debts, \$2,355.60.....	400,193 49
Total expenditure.....	\$ 4,740,324 14

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT

Amount of reinsurance premiums ceded to unlicensed companies.....	\$ 406,068 08
Amount of commission thereon.....	115,898 68
Amount of losses incurred by said companies.....	325,638 66
Reserve, \$217,402.66; carried out at 80 per cent.....	173,922 13
Amount of losses due and recoverable.....	44,267 27
Amount of reinsurance premiums payable to such companies.....	245,402 68
Amount of cash or other securities held in security for recovery of losses, etc.....	25,000 00

* (Of which \$306,564.51 belongs to Fire business.)

† (Of which \$320,378.51 belongs to Fire business.)

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THE WESTERN—Continued

SUMMARY OF RISKS AND PREMIUMS

Risks and Premiums	Class of Business					
	Fire					
	In Canada		In other Countries		Totals in all Countries	
	Amount	Premiums	Amount	Premiums	Amount	Premiums
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1920	301,247,033	3,569,114 48	804,172,764	6,440,826 14	1,105,419,797	10,009,940 62
Taken in 1921, New and Renewed.....	154,705,937	1,705,381 70	673,866,913	5,127,945 09	828,572,850	6,833,326 79
Totals.....	455,952,970	5,274,496 18	1,478,039,677	11,568,771 23	1,933,992,647	16,843,267 41
Less ceased.....	144,803,267	1,612,493 03	726,519,507	5,559,327 44	871,322,774	7,171,820 47
Gross in force at end of 1921	311,149,703	3,662,003 15	751,520,170	6,009,443 79	1,062,669,873	9,671,446 94
Less reinsured.....	172,384,605	2,075,532 22	320,256,934	2,518,500 14	492,641,539	4,594,032 36
Net in force at end of 1921..	138,765,098	1,586,470 93	431,263,236	3,490,943 65	570,028,334	5,077,414 58

	Class of Business					
	Automobile (A)			Automobile (B)		
	In Canada	Outside Canada	Total	In Canada	Outside Canada	Total
	Premiums	Premiums	Premiums	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums in force at end of 1920.....	98,958 06	8,012 10	106,970 16	66,979 26	4,604 12	71,583 38
Taken during 1921—New renewed.....	147,248 14	19,794 97	167,043 11	128,946 83	16,622 65	145,569 48
Total.....	246,206 20	27,807 07	274,013 27	195,926 09	21,226 77	217,152 86
Deduct terminated.....	144,644 57	13,004 67	157,649 24	112,776 25	8,861 56	121,637 81
Gross in force at end of 1921.	101,561 63	14,802 40	116,364 03	83,149 84	12,365 21	95,515 05
Deduct reinsured.....	37,817 76	2,938 79	40,756 55	15,609 71	426 91	16,036 62
Net in force at end of 1921..	63,743 87	11,863 61	75,607 48	67,540 13	11,938 30	79,478 43

Risks	Class of Business		
	Explosion		
	In Canada	Outside Canada	Total
	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.
Gross premiums in force at end of 1920.....	10,876 31	14,247 95	25,124 26
Taken during 1921—New and renewed.....	11,712 04	7,368 19	19,080 23
Total.....	22,588 35	21,616 14	44,204 49
Deduct terminated.....	13,842 70	13,069 95	26,912 65
Gross in force at end of 1921.....	8,745 65	8,546 19	17,291 84
Deduct reinsured.....	7,497 11	5,501 76	12,998 87
Net in force at end of 1921.....	1,248 54	3,044 43	4,292 97

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THE WESTERN—Continued

SUMMARY OF RISKS AND PREMIUMS—Concluded

Risks	Class of Business					
	Inland Transportation			Marine		
	In Canada	Outside Canada	Total	In Canada	Outside Canada	Total
	Premiums	Premiums	Premiums	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums in force at end of 1920.....	6,084 11	2,108 18	8,192 29	154,374 24	644,121 95	798,496 19
Taken during 1921—New and renewed.....	90,933 78	20,402 31	111,336 09	421,587 22	1,931,120 03	2,352,707 25
Total.....	97,017 89	22,510 49	119,528 38	575,961 46	2,575,241 98	3,151,203 44
Deduct terminated.....	90,148 44	21,778 98	111,927 42	480,078 26	2,211,610 33	2,691,688 59
Gross in force at end of 1921.....	6,869 45	731 51	7,600 96	95,883 20	363,631 65	459,514 85
Deduct reinsured.....	4,900 11	511 06	5,411 17	67,947 21	167,749 75	235,696 96
Net in force at end of 1921.....	1,969 34	220 45	2,189 79	27,935 99	195,881 90	223,817 89

Risks	Class of Business	
	Sprinkler	Tornado
	Outside Canada	Outside Canada
	Premiums	Premiums
	\$ cts.	\$ cts.
Gross premiums in force at end of 1920.....		113,719 20
Taken during 1921—New and renewed.....	493 53	48,560 99
Total.....	493 53	162,280 19
Deduct terminated.....	164 05	42,325 50
Gross in force at end of 1921.....	329 48	119,954 69
Deduct reinsured.....	133 41	47,432 44
Net in force at end of 1921.....	196 07	72,522 25

SCHEDULE B

Bonds and debts, owned by the Company:—

On deposit with Receiver General—

Governments—

	Par value	Book value	Market value
Dom. of Canada War Loan, 1927, 5½ p.c.....	\$ 20,000 00	\$ 19,000 00	\$ 20,000 00
Dom. of Canada War Loan, 1934, 5½ p.c.....	8,000 00	7,920 00	7,920 00
Dom. of Canada War Loan, 1937, 5½ p.c.....	5,000 00	5,200 00	5,200 00
Prov. of Manitoba, 1930, 4 p.c.....	10,000 00	9,100 00	9,100 00
Prov. of Ontario, 1930, 6 p.c.....	18,000 00	18,360 00	18,360 00

Cities—

St. Boniface, 1928, 5 p.c.....	6,000 00	5,400 00	5,400 00
Winnipeg, 1941, 3½ p.c.....	2,000 00	1,480 00	1,480 00

Towns—

St. Henri, Que., 1938, 4 p.c.....	5,000 00	4,100 00	4,100 00
Owen Sound, 1925, 4 p.c.....	6,000 00	5,640 00	5,640 00

School—

Moosejaw P., 1922, 4½ p.c.....	4,166 66	4,125 00	4,125 00
Moosejaw P., 1923, 4½ p.c.....	3,166 66	3,040 00	3,040 00

Railway—

Can. Nor. Ry. Co., 1st Mtge. Cons. deb. (g'teed by Prov. of Manitoba), 1930, 4 p.c.....	5,353 33	4,710 94	4,710 94
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THE WESTERN—Continued

SCHEDULE B—Continued

Bonds and debts. owned by the Company:—Continued.

On deposit with Receiver General—Concluded.

Miscellaneous—

	Par value	Book value	Market value
Canada Permanent Mortgage Corp., 1927, 5½ p.c.....\$	11,000 00	\$ 11,000 00	\$ 11,000 00
Canada Permanent Mortgage Corp., 1926, 5½ p.c.....	2,500 00	2,500 00	2,500 00
Central Canada Loan and Savings Co. (on 60 days' notice), 4 p.c.....	14,100 00	14,100 00	14,100 00
Essex Border Utilities Commission, 1944-1945, 6 p.c.....	23,518 30	23,047 93	23,047 93
Toronto Savings and Loan Co., 1922, 5 p.c.....	5,600 00	5,600 00	5,600 00
Toronto Savings and Loan Co., 1923, 5 p.c.....	3,000 00	3,000 00	3,000 00
Total on deposit with Receiver General.....\$	152,404 95	\$ 147,323 87	\$ 148,323 87

Held with Insurance Departments or with trustees in United States, viz.—

Governments—

Dom. of Canada stock, (6 months' notice), 3½ p.c.....\$	5,350 00	\$ 5,082 50	\$ 4,333 50
Dom. of Canada Victory Loan, 1922, 5½ p.c.....	900 00	900 00	900 00
Dom. of Canada Victory Loan, 1923, 5½ p.c.....	200,100 00	190,100 00	200,100 00
Dom. of Canada Victory Loan, 1933, 5½ p.c.....	50,000 00	47,975 00	50,500 00
Dom. of Canada Victory Loan, 1934, 5½ p.c.....	100,000 00	94,050 00	99,000 00
Dom. of Canada War Loan, 1927, 5½ p.c.....	130,000 00	124,500 00	130,000 00
Prov. of Alberta, 1922, 5 p.c.....	50,000 00	50,000 00	52,000 00
Prov. of Alberta, 1922, 4 p.c.....	36,986 66	35,137 32	36,616 80
Prov. of Alberta, 1925, 5 p.c.....	210,000 00	203,700 00	212,100 00
Prov. of Alberta, 1923, 6 p.c.....	44,000 00	43,450 00	46,200 00
Prov. of British Columbia, 1926, 6 p.c.....	100,000 00	98,000 00	104,000 00
Prov. of Manitoba, 1925, 6 p.c.....	50,000 00	50,500 00	52,500 00
Prov. of Manitoba, 1928, 6 p.c.....	50,000 00	50,500 00	52,500 00
Prov. of New Brunswick, 1933, 3½ p.c.....	15,000 00	12,150 00	12,150 00
Prov. of Nova Scotia, 1922, 3 p.c.....	25,000 00	24,750 00	24,750 00
Prov. of Quebec, 1926, 5 p.c.....	25,000 00	24,250 00	25,250 00
Newfoundland notes, 1928, 6½ p.c.....	50,000 00	50,500 00	53,500 00
Queensland bonds, 1922, 4½ p.c.....	24,333 33	22,386 66	22,386 66
West Australian Local Treasury Bills, 1923/1924, 4½ p.c.....	24,333 33	21,656 66	21,656 66
British Funding Loan, 1960/1990, 4 p.c.....	152,082 33	104,936 80	104,936 80
United Kingdom of Gt. Britain and Ireland bonds, 1937, 5½ p.c.....	193,000 00	185,172 50	194,930 00
Georgia State, 1933, 3½ p.c.....	10,000 00	9,200 00	9,600 00
Porto Rico registered (1909 series), 1927, 4 p.c.....	5,000 00	9,700 00	9,700 00
Porto Rico registered (1909 series), 1932, 4 p.c.....	5,000 00		
United States of America Gold, 1928, 4½ p.c.....	60,000 00	59,800 00	61,200 00
United States of America Gold, 1933/1938, 4½ p.c.....	202,350 00	197,897 00	206,397 00
United States of America Gold, 1942, 4½ p.c.....	400 00	408 00	408 00

Cities—

Eugene, Ore. (Bancroft Act), 1924, 6 p.c.....	13,900 00	14,317 00	14,734 00
Hamilton, 1934, 4½ p.c.....	25,000 00	21,000 00	22,500 00
Hull, 1940, 4 p.c.....	6,000 00	4,800 00	4,800 00
Hull, 1941, 4 p.c.....	4,000 00	3,200 00	3,200 00
Lethbridge, Alta, 1922-1933, 5 p.c.....	5,454 43	4,963 53	4,963 53
London, Ont., 1922, 5½ p.c.....	3,000 00	3,000 00	3,000 00
Medicine Hat, 1923, 5 p.c.....	10,000 00	9,700 00	9,700 00
Montreal, 1922-1924, 4 p.c.....	34,000 00	30,362 00	31,960 00
Montreal, 1922, 4 p.c.....	10,000 00	9,500 00	9,900 00
Montreal, 1922, 6 p.c.....	12,000 00	12,000 00	12,000 00
Montreal, 1949, 4½ p.c.....	22,386 66	16,790 00	18,580 93
New York, 1941, 3½ p.c.....	6,000 00	5,400 00	5,580 00
New York, 1955, 4 p.c.....	60,000 00	57,000 00	58,800 00
New York, 1963, 4½ p.c.....	5,000 00	5,200 00	5,450 00
Prince Albert, Sask., 1964, 1 to 6 p.c.....	10,506 20	8,783 18	4,517 66
Richmond, Virginia, 1930, 6 p.c.....	40,000 00	43,600 00	45,200 00
Richmond, Virginia, 1927, 4 p.c.....	2,000 00	1,920 00	2,000 00
St. Boniface, Man., 1944, 5 p.c.....	25,000 00	20,250 00	19,500 00
Toledo, Ohio, 1942, 4 p.c.....	3,000 00	48,030 00	48,530 00
Toledo, Ohio, 1944, 4 p.c.....	47,000 00		
Wilmington, N.C., 1955, 5 p.c.....	5,000 00	5,200 00	5,400 00

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THE WESTERN—Continued

SCHEDULE B—Continued.

Bonds and debts. owned by the Company:—Continued.

Held with Insurance Departments or with trustees in United States, viz.—Continued.

Towns—	Par value	Book value	Market value
Berthier, Que., 1929, 5 p.c.	\$ 2,000 00	\$ 1,860 00	\$ 1,860 00
Coronation, Alta., 1939-1940, 6 p.c.	2,000 00	2,620 00	2,620 00
Coronation, Alta., 1942, 6 p.c.	1,000 00		
Kenora, 1926, 4½ p.c.	3,417 59	3,178 36	3,178 36
Levis, Que., 1936-1951, 4 p.c.	35,300 00	26,828 00	26,828 00
Melville, Sask., 1952, 5 p.c.	10,000 00	6,500 00	6,500 00
St. Therese de Blainville, Que., 1922 to 1927, 4 p.c.	6,099 43	5,733 46	5,733 46
Swift Current, 1941 to 1945, 6 p.c.	6,578 04	3,289 02	3,289 02
Watrous, 1922 to 1956, 5½ p.c.	1,125 54	945 45	945 45
Counties—			
Greenville, S.C., 1933, 4½ p.c.	5,000 00	4,850 00	4,850 00
Mecklenburg, N.C., 1936, 5 p.c.	5,000 00	5,050 00	5,150 00
Schools—			
Moosejaw, Sask., 1922 to 1954, 5 p.c.	4,501 27	3,826 08	3,826 08
Westmount, 1950, 5 p.c.	14,000 00	11,039 00	12,180 00
Railways—			
Aurora, Elgin and Chicago Ry. Co., 1st and Ref. Mtge. 1946, 5 p.c.	5,000 00	750 00	750 00
Brazilian Traction, Light and Power, 1922, 6 p.c., (Secured gold notes)	75,000 00	73,500 00	77,250 00
Can. Nor. Ry. (g'teed by Prov. of Man.), 1930, 4 p.c.	137,726 66	118,279 46	121,199 46
Can. Nor. Ry. Gold notes, 1922, 5½ p.c.	50,000 00	50,000 00	51,000 00
Can. Nor. Ry. Equipment Trust Gold Certificates, 1926, 6 p.c.	50,000 00	50,000 00	51,500 00
Can. Nor. Ry. Car Equipment Bonds, 1st Mtge., 1929, 6 p.c.	100,000 00	100,000 00	102,000 00
C.P.R. (Special Inv't. Fund Note Cert.), 1924, 6 p.c.	2,500 00	2,475 00	2,575 00
Chicago Ry. Co., 1st Mtge., 1927 or earlier, 5 p.c.	5,000 00	3,550 00	3,750 00
Chicago, Milwaukee and St. Paul Ry. Gen. Mtge., Series "A", 1989, 4 p.c.	8,000 00	5,840 00	6,320 00
Chicago, Milwaukee and St. Paul Ry., Convertible Gold, 1932, 4½ p.c.	600 00	420 00	402 00
Chicago, Milwaukee and St. Paul Ry., General and Refunding Mtge., Series "B", conv., 2014, 5 p.c.	1,200 00	864 00	792 00
Duluth Street Ry., General Mtge., (g'teed by the Duluth Superior Traction Co.), 1930, 5 p.c.	25,000 00	19,500 00	17,000 00
Los Angeles California Ry. Corporation, 1st and Ref. Mtge. S.F., 1940, 5 p.c.	105,000 00	78,750 00	82,950 00
Minneapolis and St. Paul Street Ry. Co., Jt. Cons. Mtge. (g'teed by Twin City Rapid Transit Co.), 1928, 5 p.c.	5,000 00	4,100 00	4,450 00
Niagara, St. Catharines and Toronto Ry. Co., 1st mtge., 1929, 5 p.c.	25,000 00	21,250 00	22,250 00
Porto Rico Railways Co., 1st Mtge., S.F., 1936, 5 p.c.	25,000 00	17,100 00	18,750 00
Miscellaneous—			
Canada Landed and National Investment Company, 1925, 5½ p.c.	20,000 00	18,620 00	20,000 00
Canadian Western Natural Gas, Light, Heat and Power Co., Ltd., (1st Mtge.), 1936, 5 p.c.	2,053 73	800 95	800 95
Central Canada Loan and Savings Co., 1922, 4 p.c.	200,000 00	200,000 00	200,000 00
Central Canada Loan and Savings Co., (on 60 days' notice), 4 p.c.	100,000 00	100,000 00	100,000 00
Chartered Trust and Executor Co., 1926, 6 p.c.	18,000 00	18,000 00	18,000 00
Clifton Co., Ltd., (Clifton Hotel), 1922-1929, 5 p.c.	949 24	816 35	816 35
Consolidated Gas Co. of New York, 1925, 7 p.c.	12,500 00	13,000 00	13,625 00
Hotel Ambassador (Corp.), N.Y., 1934, 6 p.c.	10,000 00	10,000 00	10,400 00
Imperial Trusts Corp. (g'teed Investment receipt), 1922, 5 p.c.	35,000 00	35,000 00	35,000 00
Mortgage Bond Co., of New York (Series 3), 1922-1932, 5 p.c.	10,000 00	8,200 00	8,100 00
Provincial Light, Heat and Power Co., 1st Mtge. (g'teed by Montreal L. H. & P. Co.), 1946, 5 p.c.	84,000 00	72,240 00	78,120 00
Simpson (Robt.), Western, Ltd., 1923, 6 p.c.	40,000 00	39,600 00	40,000 00
75 Maiden Lane Corp., 1935, 6 p.c.	50,000 00	50,000 00	50,000 00
Toronto Savings and Loan Co., 1922, 5 p.c.	25,000 00	25,000 00	25,000 00
Toronto Savings and Loan Co., 1924, 5 p.c.	25,000 00	24,500 00	25,000 00
Total par, book and market values.....	\$ 3,516,634 44	\$ 3,279,493 28	\$ 3,382,692 67

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THE WESTERN—Concluded

SCHEDULE B—Concluded.

Bonds and debts. owned by the Company:—Concluded.

Held with Insurance Departments or with trustees in the United States, viz:—Concluded

<i>Other Bonds—</i>	Par value	Book value	Market value
Australian, 1930, 6 p.c. (on deposit in Australia).....	\$ 48,666 68	\$ 43,800 00	\$ 43,800 00
Cape of Good Hope Cons. Stock, 1933/1943, 3 p.c. (on deposit at Pretoria).....	29,200 00	17,228 00	17,228 00
Grand totals.....	<u>\$ 3,746,906 07</u>	<u>\$ 3,487,845 15</u>	<u>\$ 3,592,044 54</u>

SCHEDULE C

Stocks owned by the Company:—

551 shares Canadian Bank of Commerce.....	\$ 55,100 00	\$ 105,241 00	\$ 101,384 00
2,050 shares Canada Permanent Mtge. Corp.....	20,500 00	35,065 00	35,465 00
300 shares Dominion Savings and Investment Society	15,000 00	10,402 50	10,500 00
40 shares Toronto General Trusts Corporation.....	4,000 00	7,880 00	7,880 00
12 shares Baltimore and Ohio Ry. Co., (pref.).....	1,200 00	648 00	672 00
22½ shares Baltimore and Ohio Ry. Co. (com.).....	2,250 00	990 00	832 50
19,683 shares British America Assurance Co.....	492,075 00	123,019 00	123,019 00
220 shares Chicago & North Western Ry. Co., (com.)..	22,000 00	17,200 00	15,400 00
700 shares Lehigh Valley Ry. Co.....	35,000 00	40,950 00	43,050 00
150 shares Lehigh Valley Coal Sales Co., 10 p.c. stock bonus, 30 p.c.....	7,500 00	10,500 00	10,500 00
300 shares Minneapolis, St. Paul & Sault Ste Marie Ry. (com.).....	30,000 00	23,700 00	20,700 00
116 shares Factory Insurance Association Building Corp.	11,600 00	11,600 00	11,600 00
100 shares Chicago, Milwaukee & St. Paul Ry. Co., (com.).....	10,000 00	3,600 00	2,000 00
125 shares Can. Pac. Ry. Co.....	12,500 00	15,875 00	16,250 00
100 shares Northern Pacific Ry. Co., (com.).....	10,000 00	8,300 00	8,200 00
100 shares Union Pacific R.R. Co. (com.).....	10,000 00	12,900 00	13,200 00
100 shares Consolidated Gas Co. of New York.....	10,000 00	9,300 00	9,800 00
120 shares Union Trust Co.....	12,000 00	10,200 00	10,200 00
Total par, book and market values.....	<u>\$ 760,725 00</u>	<u>\$ 447,370 50</u>	<u>\$ 440,652 50</u>

YANGTSZE INSURANCE ASSOCIATION, LIMITED

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

Chairman, JOHN PRENTICE—Secretary, T. A. CLARKE—Principal Office, Shanghai, China
Chief Agent in Canada, B. G. D. PHILLIPS—Head Office in Canada, Vancouver, B.C.

(Established 1862. Dominion license issued December 1, 1919.)

CAPITAL

Amount of joint stock capital authorized.....	\$	2,500,000
Amount subscribed and paid in cash.....		1,200,000

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

	Par value.	Market value.
Bonds on deposit with Receiver General, viz.:—		
Dom. of Canada Victory Loan, 1934, 5½ p.c.....	\$ 50,000 00	\$ 49,500 00
Carried out at market value.....		\$ 49,500 00

Other Assets in Canada

Cash in Union Bank of Canada, Vancouver, B.C.....	22,885 59
Agents' balances and premiums uncollected.....	4,463 40
Total assets in Canada.....	\$ 76,848 99

LIABILITIES IN CANADA

Net amount of fire claims, unadjusted.....	\$ 114 74
Reserve of unearned premiums, \$20,589.46; carried out at 80 per cent.....	16,471 56
Taxes, due and accrued.....	368 46
Total liabilities in Canada.....	\$ 16,954 76

INCOME IN CANADA

Gross premiums written.....	\$ 55,905 52
Deduct return premiums.....	13,167 78
Net cash received for premiums.....	\$ 45,737 74
Interest earned on bonds, stocks, and bank, etc.....	3,332 65
Total income in Canada.....	\$ 49,070 39

EXPENDITURE IN CANADA

Total net amount incurred for claims occurring during the year.....	\$ 26,222 65
Adjustment expenses.....	280 07
Commission on profits.....	540 17
Commission or brokerage.....	13,721 29
Taxes.....	2,040 11
Travelling expenses, chief agency, \$503.85; agents, \$85.97.....	589 82
Miscellaneous expenditure, viz.:—Maps and plans, \$60.05; printing and stationery, \$1,378.61; Underwriters' Boards Tariff Associations, etc., \$375.38; sundry, \$712.09.....	2,526 13
Total expenditure in Canada.....	\$ 45,920 24

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YANGTZE—*Continued*

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
	\$ cts.	\$ cts.
Gross in force at end of 1920.....	920,502 34	13,284 39
Taken in 1921, new and renewed.....	9,874,736 03	59,115 24
Totals.....	10,795,238 37	72,399 63
Less ceased.....	5,743,904 08	33,334 22
Gross and net in force at end of 1921.....	5,051,334 29	39,065 41
Net in force at end of 1921.....	5,051,334 29	39,065 41

YANGTZE—Concluded
GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

REVENUE ACCOUNT.		Cr.	
Dr.	\$ cts.		\$ cts.
To Net Premium, less Reinsurances, etc.....	3,534,304 42	By Claims paid, less recovered under Reinsurances, etc.....	1,865,820 45
Fire Reserve from 1920 a/c.....	363,462 20	Agency Commissions.....	375,631 37
Interest, Dividends and Rents.....	597,020 49	Charges at Head Office, Branches and Agencies.....	430,670 96
Transfer fees.....	207 81	Directors' and Auditors' fees.....	14,748 25
Profit on Sale of Investments.....	4,237 66	Balance.....	1,814,421 55
Total.....	4,501,292 58		4,501,922 58

BALANCE SHEET.		Assets.	
	\$ cts.		\$ cts.
LIABILITIES.		Investments.....	2,810,579 64
Capital—250,000 shares of \$10,000 each = \$2,500,000—of which		Loans and mortgages.....	2,627,911 18
148,850 fully paid-up shares have been issued.....		Cash at bankers on fixed deposit and current account:—	
Premium on 28,850 shares exchanged for shares of the Far Eastern		In gold.....	\$709,474 60
Insurance Company, Ltd.....		In silver.....	77,900 92
Reserve fund.....	1,488,500 00	Property and buildings.....	787,375 52
Reinsurance reserve fund.....	304,308 20	Investments in municipal and other debentures.....	966,452 54
Investment and exchange fluctuation a/c.....	1,000,000 00	Investment in stocks and shares.....	176,047 94
Working a/c 1921.....	1,250,000 00	Policy stamps and agencies.....	1,434,587 27
Working a/c 1920 and former years.....	1,041,731 09	Head office and branch, furniture and fixtures.....	1,432 11
Uncollected dividends.....	1,814,421 55	Sundry debtors.....	29,054 00
Sundry creditors.....	2,653,789 56		1,600,106 80
	7,655 42		
	873,051 18		
Total.....	\$ 10,433,547 00		\$ 10,433,547 00

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THE YORKSHIRE INSURANCE COMPANY, LIMITED

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

(Company established in 1824 and constituted by Deed of Settlement July 20, 1825. Subsequently incorporated by Certificate of Register of Joint Stock Companies, June 3, 1908, under Companies Acts 1862 and 1900. Dominion license issued January 16, 1907.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 4,860,000 00
Amount subscribed.....	4,315,479 00
Amount paid in cash.....	628,366 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Market value of bonds and debentures on deposit with Receiver General (<i>For details, see Schedule B</i>).....	\$ 787,682 70
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Other Assets in Canada.

Value of real estate held by the company.....	863,500 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	1,968,650 00
Cash at head office in Canada.....	28,406 97
Cash in banks, viz.:—	
Canadian Bank of Commerce, Montreal.....	\$ 10,342 21
La Banque Provinciale, Montreal.....	6,422 45
Standard Bank of Canada.....	27,396 78
Bank of Toronto.....	5,721 38

Total cash in banks.....	49,882 82
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Agents' balances and premiums uncollected, viz.:—

Fire (\$63.75 on business prior to Oct. 1, 1921).....	\$ 71,527 81
Accident (\$152.46 on business prior to Oct. 1, 1921).....	7,169 78
Live Stock (\$50.50 on business prior to Oct. 1, 1921).....	2,582 54
Automobile (B).....	6,691 72
Liability (\$1,020.77 on business prior to Oct. 1, 1921).....	50,694 07
Plate Glass (\$59.50 on business prior to Oct. 1, 1921).....	4,031 70
Sickness (\$136.57 on business prior to Oct. 31, 1921).....	11,926 22

Total.....	154,623 84
Interest due, \$9,315.37; accrued, \$34,996.75.....	44,312 12
Rents due, \$1,437.90; accrued, \$2,663.73.....	4,101 63
Office furniture and plans.....	19,603 70

Gross assets in Canada.....	\$ 3,925,763 78
Deduct assets not admitted.....	21,087 25

Net admitted assets in Canada.....	\$ 3,904,676 53
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LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted.....	\$ 82,592 00
Net amount of fire claims, resisted, in suit.....	15,550 00
Net amount of fire claims, resisted, not in suit.....	7,090 00
Net amount of accident claims, unadjusted.....	4,554 66
Net amount of automobile claims, (B) unadjusted.....	15,014 19
Net amount of liability claims, unadjusted.....	50,440 85
Net amount of plate glass claims, unadjusted.....	1,012 41
Net amount of live stock claims, unadjusted.....	20,403 88
Net amount of live stock claims, resisted, in suit.....	165 00
Net amount of live stock claims, resisted, not in suit.....	1,300 00
Net amount of sickness claims, unadjusted.....	6,460 04
Net amount of sickness claims, resisted, not in suit.....	200 00

Total net amount of unsettled claims.....	\$ 204,813 03
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THE YORKSHIRE—Continued

LIABILITIES IN CANADA—Concluded.

Reserve of unearned premiums, viz.:—

Fire.....	\$ 428,510 75
Accident.....	21,116 04
Automobile (B).....	45,697 10
Liability.....	15,175 42
Live stock.....	11,916 06
Plate Glass.....	9,458 47
Sickness.....	18,838 03

Total, \$550,711.87; carried out at 80 per cent.....\$ 440,569 50
 Taxes, due and accrued, fire, \$11,181.19; other, \$6,751.94.....17,933 13

Total liabilities in Canada.....\$ 663,315 66

INCOME IN CANADA

Premiums	Class of Business							
	Fire	Accident	Auto (A)	Auto (B)	Liability	Live Stock	Plate Glass	Sickness
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	634,478 55	53,346 93	13,452 41	112,379 63	138,861 25	35,787 35	26,245 95	46,952 37
Less reinsurance.....	6,754 07	444 57	12,136 11		2,662 42	279 00		
Less return premiums.....	129,979 75	14,608 33	1,316 30	34,331 46	11,011 30	7,066 44	7,905 92	11,258 26
Total deduction.....	136,733 82	15,052 90	13,452 41		13,673 72	7,345 44		
Net premiums written.....	497,744 73	38,294 03		78,048 17	125,207 53	28,441 91	18,340 03	35,694 11
Net premiums written for all classes of business.....	\$ 821,770 51							
Interest earned on investments.....	164,091 25							
Net rents earned.....	34,656 02							
Total income in Canada.....	\$ 1,020,517 78							

EXPENDITURE IN CANADA

Losses	Class of Business							
	Fire	Accident	Auto (A)	Auto (B)	Liability	Live Stock	Plate Glass	Sickness
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year...	427,911 58	23,685 36	8,600 64	43,257 28	81,468 38	43,848 51	6,620 94	27,075 35
Less savings and salvage.....	359 70	53 55		3,674 49	67 00		311 51	75 00
Less reinsurance.....	5,968 86	35 00	8,600 64		22,364 43			53 32
Total deduction.....	6,328 56	88 55			22,431 43			128 32
Net losses incurred during the year...	421,583 02	23,596 81		39,582 79	59,036 95	43,848 51	6,309 43	26,947 03
Total net losses incurred for all classes of business.....	\$ 620,904 54							
Adjustment expenses, fire, \$9,317.43; other, \$19,690.63.....	29,008 06							
Commission and brokerage, fire, \$111,268.96; other, \$81,340.32.....	192,609 28							
Commission on profits, fire.....	604 30							
Taxes, fire, \$22,751.81; other, \$10,748.17.....	33,499 98							
*Salaries, fees and travelling expenses:—Salaries:—Chief agency, \$55,198.63; Fees:—Directors, \$1,002.42; auditors, \$1,108.13; Travelling expenses:—Chief agency, \$1,736.25; agents, \$1,124.26.....	60,169 69							
†Miscellaneous expenditure, viz.:—Advertising, \$1,156.92; furniture and fixtures, \$932.84; inspections and surveys, \$5,554.96; legal expenses, \$387.69; maps and plans, \$2,997.04; medical examiners' fees, \$505; postage, telegrams, telephones and express, \$4,575.50; printing and stationery, \$11,286.72; rents, \$6,611.38; underwriters' boards, associations, etc., \$7,562.09; sundry, \$4,825.04.....	46,395 18							
Total expenditure in Canada.....	\$ 983,191 03							

* (Of which \$35,356.98 belongs to Fire business.)

† (Of which \$29,620.71 belongs to Fire business.)

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THE YORKSHIRE—Continued

SUMMARY OF RISKS AND PREMIUMS IN CANADA

Risks and Premiums	Class of Business			
	Fire		Accident	Auto (B)
	Amount	Premiums	Premiums	Premiums
	\$	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	70,193,100	850,674 64	33,900 62	63,392 37
Taken in 1921—New and renewed.....	49,774,085	634,478 55	53,346 93	112,379 63
Totals.....	119,967,185	1,485,153 19	87,247 55	175,772 00
Less ceased.....	50,379,751	639,463 72	44,570 90	84,377 80
Gross in force at end of 1921.....	69,587,434	845,689 47	42,676 65	91,394 20
Less reinsured.....	1,702,609	7,994 61	444 57	
Net in force at end of 1921.....	67,884,825	837,694 86	42,232 08	91,394 20

Risks and Premiums	Class of Business			
	Liability	Live Stock	Plate Glass	Sickness
	Premiums	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	42,801 53	25,252 18	18,644 63	36,751 67
Taken in 1921, New and renewed.....	138,881 25	35,787 35	26,245 95	46,952 37
Totals.....	181,682 78	61,039 53	44,890 58	83,704 04
Less ceased.....	148,669 53	36,928 40	25,973 63	45,601 38
Gross in force at end of 1921.....	33,013 25	24,111 13	18,916 95	38,102 66
Less reinsured.....	2,662 42	279 00		426 60
Net in force at end of 1921.....	30,350 83	23,832 13	18,916 95	37,676 06

SCHEDULE B

Bonds and debts. on deposit with Receiver General, viz.:—

Par value Market value

Governments—

Dom. of Canada registered stock, 1930 50, 3½ p.c.....	\$ 72,513 33	\$ 47,133 66
Dom. of Canada bonds, 1920 1925, 4½ p.c.....	42,340 00	37,259 20
Dom. of Canada War Loan, 1931, 5 p.c.....	32,500 00	31,525 00
Dom. of Canada War Loan, 1937, 5 p.c.....	45,000 00	45,450 00
Dom. of Canada Victory Loan, 1922, 5½ p.c.....	100,000 00	100,000 00
Dom. of Canada Victory Loan, 1934, 5½ p.c.....	50,000 00	49,500 00
Dom. of Canada Victory Loan, 1923, 5½ p.c.....	122,500 00	122,500 00
Prov. of Manitoba (Tel. and Tel. System), 1947, 4 p.c.....	25,000 00	19,000 00
Prov. of Ontario, 1936, 6 p.c.....	21,000 00	21,630 00
British War Loan, 1925 45, 4½ p.c.....	30,736 65	23,359 85
British War Loan, 1929 1947, 5 p.c.....	54,750 00	45,442 50
India stock, 1948, 3 p.c.....	24,333 33	11,436 66

Cities—

Fort William, 1928, 5 p.c.....	14,250 00	13,252 50
Fort William, (Hospital), 1928, 5 p.c.....	18,000 00	16,740 00
Fort William, 1933, 5 p.c.....	6,000 00	5,220 00
Kamloops, 1936, 5 p.c.....	20,000 00	17,000 00
Port Arthur, 1930 1940, 4½ p.c.....	24,333 33	19,223 33
Regina, 1939, 4½ p.c.....	24,333 33	19,710 00

School—

Montreal, R.C., 1948, 4 p.c.....	22,000 00	16,940 00
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Railways—

Alberta and Great Waterways Ry. Co., 1st mtge. (g'teed. by Prov. of Alta.), 1959, 5 p.c.....	35,000 00	26,950 00
Can. Nor. Ry. 1st mtge. (g'teed by the Prov. of Man.), 1929, 4 p.c....	24,333 33	21,170 00
New Brunswick Coal and Ry. Co., 1st mtge. (g'teed by Prov. of N.B.), 1953, 4 p.c.....	26,000 00	19,240 00

Miscellaneous—

Can. Perm. Mtge. Corp., 1921, 4½ p.c.....	58,000 00	58,000 00
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Total on deposit with Receiver General.....	\$ 892,923 30	\$ 787,682 70
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The Yorkshire—Concluded

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

FIRE ACCOUNT

	£	s.	d.		£	s.	d.	
Fire Funds, at the beginning of the year:—				Losses, paid and outstanding.....	458,386	15	10	
Reserve for unexpired risks.....	£	336,785	0	Commissions, paid and incurred.....	103,158	6	11	
Additional reserve.....		259,898	17	Management and general expenses.....	247,612	10	0	
				Contributions to Fire Brigades.....	7,621	7	3	
Premiums.....		596,483	17	Bad debts.....	286	19	8	
Interest, less income tax.....		847,167	8	Balance carried to Profit and Loss Account.....	49,858	8	4	
		21,839	0	Fire funds, at the end of the year:—				
				Reserve for unexpired risks.....	£	338,867	0	0
				Additional reserve.....		259,898	17	1
	£	1,465,690	5		£	598,765	17	1
					£	1,465,690	5	1

PROFIT AND LOSS ACCOUNT

Balance brought forward from last year.....	£	106,280	15	2	Dividends to shareholders.....	£	90,397	4	6
Interest, discount, dividends and rents, less £9,705 income tax.....		22,645	10	2	Income tax on profits and provisions for excess profit duty..		42,364	3	8
Balance from Life Account.....		3,560	0	0	Exchange Account.....		8,752	11	10
" Fire Account.....		49,858	8	4	Expenses not charged to other accounts.....		12,320	0	0
" Marine Account.....		34,000	0	0	Carried to General Reserve Fund.....		21,000	0	0
" Accident Account.....		80,000	0	0	Carried to Superannuation Fund.....		15,000	0	0
					Balance carried forward.....		106,510	13	8
	£	296,344	13	8		£	296,344	13	8

BALANCE SHEET

LIABILITIES				ASSETS				
	£	s.	d.		£	s.	d.	
Capital 168,135 shares of £5 each, 10s. paid. £	84,067	10	0	Mortgages on property in the United Kingdom	880,742	11	2	
45,226 shares of £1 each, fully paid.....	45,226	0	0	Mortgages out of the United Kingdom	535,388	17	10	
				Loans and reversions.....	96,361	13	4	
Reserve Fund.....				Loans on Pothol and Public Rates.....	107,486	10	9	
Fire Funds.....		129,293	10	0	Loans on Life Interest.....	102,782	2	10
Marine Funds.....		529,014	7	0	Loans on Company's policies within their Surrender values	103,040	13	4
Accident and General Account Funds.....		595,765	17	1	Loans on Personal Security.....	41,828	19	10
Life Assurance and Annuity Fund.....		700,748	4	8	Investments.....	69,209	19	4
Sinking Fund and Capital Redemption Fund.....		575,222	3	5	British Government securities.....	1,212,136	19	9
Investment Reserve Fund.....		3,598,311	3	9	Municipal and County securities, United Kingdom.....	118,785	18	10
		151,383	13	11				
		80,000	0	0				

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Dividends Reserve Fund.....	20,000	0	0	Indian and Colonial Govt. securities.....	412,015	0	4	
Superannuation and Guarantee Fund.....	157,712	9	2	Indian and Colonial Provincial securities.....	7,912	0	0	
Balance of Profit and Loss Account.....	106,510	13	8	Indian and Colonial Municipal securities.....	92,301	8	6	
Claims admitted or intimated, but not paid:—				Foreign Government securities.....	574,525	14	0	
Life Assurance.....	£	20,543	8	Foreign Provincial securities.....	33,448	0	0	
Fire Insurance.....		153,291	5	Foreign Municipal securities.....	102,069	5	3	
Accident and General Insurance.....		262,479	11	Railway and other debentures, Home and Foreign.....	650,376	18	0	
Marine Insurance.....		22,793	15	Railway and other Preference and Guaranteed Stocks.....	231,038	8	3	
				Railway and other ordinary stocks.....	80,139	14	10	
Reserve for taxes.....	459,108	0	10	Rent charges.....	16,556	19	6	
Premiums and interest paid in advance.....	279,492	16	8	Freehold ground rents.....	18,117	10	0	
Dividends unclaimed.....	3,022	9	0	Leasehold ground rents.....	6,886	4	0	
Bills payable.....	2,137	11	11	House property.....	531,398	17	5	
Balance of Reinsurance Accounts with other companies.....	669,395	11	5	Life interests.....	6,040	0	0	
Sundry creditors.....	181,001	11	0	Reversions.....	65,238	0	3	
				Fixed deposits.....	19,164	13	9	
				Investments not otherwise classified.....	376,259	6	0	
				Agents' balances.....	825,328	16	2	
				Outstanding premiums.....	13,400	15	10	
				Outstanding interest, dividends and rents.....	14,155	18	1	
				Due from other companies.....	210,558	3	6	
				Sundry debtors.....	210,374	9	1	
				Cash in hand, with bankers and on deposit.....	436,454	3	9	
				Bills receivable.....	4,580	0	3	
				Accrued interest.....	35,178	6	3	
					£	8,241,883	0	0
Liabilities of the Great Britain Mutual Life Assurance Society	£	8,241,883	0	Assets of the Great Britain Mutual Life Assurance Society..		10,328	19	3

Liabilities of the Great Britain Mutual Life Assurance Society	£	8,241,883	0	0
		10,328	19	3
	£	8,252,211	19	3

STATEMENTS

OF

Accident, Guarantee, Plate Glass, Steam
Boiler, Burglary, Sickness,
Inland Transit

AND OTHER

INSURANCE COMPANIES

TRANSACTING BUSINESS

OTHER THAN FIRE AND LIFE

LIST OF COMPANIES

LICENSED UNDER THE INSURANCE ACT, 1917, TO TRANSACT IN CANADA
BUSINESS OF CASUALTY INSURANCE DURING THE YEAR ENDED
DECEMBER 31, 1921

ACCIDENT INSURANCE

Alliance Assurance Company (Limited). (*See Fire Statement.*)
Austral Insurance Company (Limited.)
The Canada Accident and Fire Assurance Company. (*See Fire Statement.*)
Car and General Insurance Corporation (Limited). (*See Fire Statement.*)
Continental Casualty Company.
The Dominion Gresham Guarantee and Casualty Company.
The Dominion of Canada Guarantee and Accident Insurance Company. (*See Fire Statement.*)
The Employers' Liability Assurance Corporation (Limited). (*See Fire Statement.*)
The Fidelity and Casualty Company of New York.
The General Accident Assurance Company of Canada. (*See Fire Statement.*)
The Globe Indemnity Company of Canada. (*See Fire Statement.*)
The Guardian Insurance Company of Canada. (*See Fire Statement.*)
Hartford Accident and Indemnity Company.
The Imperial Guarantee and Accident Insurance Company of Canada. (*See Fire Statement.*)
Imperial Underwriters Corporation of Canada. (*See Fire Statement.*)
The Law Union and Rock Insurance Company (Limited). (*See Fire Statement.*)
The London and Lancashire Guarantee and Accident Company of Canada. (*See Fire Statement.*)
The London Guarantee and Accident Company (Limited). (*See Fire Statement.*)
Loyal Protective Insurance Company.
Maryland Assurance Corporation.
Maryland Casualty Company.
Merchants Casualty Company. (*See Fire Statement.*)
The Merchants' and Employers' Guarantee and Accident Company.
The Motor Union Insurance Company (Limited). (*See Fire Statement.*)
The National Benefit Assurance Company (Limited). (*See Fire Statement.*)
The North American Accident Insurance Company. (*See Fire Statement.*)
The Northern Assurance Company (Limited). (*See Fire Statement.*)
The Norwich Union Fire Insurance Society (Limited). (*See Fire Statement.*)
The Ocean Accident and Guarantee Corporation (Limited). (*See Fire Statement.*)
The Preferred Accident Insurance Company of New York.
The Protective Association of Canada.
Railway Passengers Assurance Company. (*See Fire Statement.*)
The Ridgely Protective Association.
The Royal Exchange Assurance. (*See Fire Statement.*)
Royal Indemnity Company.
Scottish Metropolitan Assurance Company (Limited). (*See Fire Statement.*)
Sun Insurance Office. (*See Fire Statement.*)
The Travelers Indemnity Company, Hartford, Conn.
The Travelers Insurance Company, Hartford, Conn.
The Union Marine Insurance Company (Limited). (*See Fire Statement.*)
United Commercial Travelers of America, The Order of.
The United States Fidelity and Guaranty Company.
The Western Casualty Company.
The Yorkshire Insurance Company (Limited). (*See Fire Statement.*)

AUTOMOBILE (A) INSURANCE

Ætna Insurance Company. (*See Fire Statement.*)
Alliance Assurance Company (Limited). (*See Fire Statement.*)
The Alliance Insurance Company of Philadelphia, Pa. (*See Fire Statement.*)
American Alliance Insurance Company. (*See Fire Statement.*)
American Central Insurance Company. (*See Fire Statement.*)
British America Assurance Company. (*See Fire Statement.*)
The British Crown Assurance Corporation (Limited). (*See Fire Statement.*)
British Traders' Insurance Company (Limited). (*See Fire Statement.*)
The Canada Accident and Fire Assurance Company. (*See Fire Statement.*)
The Canada Security Assurance Company. (*See Fire Statement.*)
The Canadian Fire Insurance Company. (*See Fire Statement.*)
The Canadian Surety Company. (*See Fire Statement.*)

AUTOMOBILE (A) INSURANCE—*Concluded*

Car and General Assurance Corporation (Limited). (*See Fire Statement.*)
 Columbia Insurance Company. (*See Fire Statement.*)
 The Continental Insurance Company. (*See Fire Statement.*)
 The Dominion Fire Insurance Company. (*See Fire Statement.*)
 The Dominion of Canada Guarantee and Accident Insurance Company. (*See Fire Statement.*)
 The Eagle, Star and British Dominions Insurance Company (Limited). (*See Fire Statement.*)
 The Employers' Liability Assurance Corporation (Limited). (*See Fire Statement.*)
 Equitable Fire and Marine Insurance Company. (*See Fire Statement.*)
 Fidelity-Phenix Fire Insurance Company of New York. (*See Fire Statement.*)
 Fireman's Fund Insurance Company. (*See Fire Statement.*)
 The General Accident Assurance Company of Canada. (*See Fire Statement.*)
 General Accident, Fire and Life Assurance Corporation (Limited). (*See Fire Statement.*)
 Glens Falls Insurance Company. (*See Fire Statement.*)
 The Globe and Rutgers Fire Insurance Company. (*See Fire Statement.*)
 The Globe Indemnity Company of Canada. (*See Fire Statement.*)
 Great American Insurance Company. (*See Fire Statement.*)
 The Guardian Insurance Company of Canada. (*See Fire Statement.*)
 Hartford Fire Insurance Company. (*See Fire Statement.*)
 The Home Insurance Company. (*See Fire Statement.*)
 The Imperial Guarantee and Accident Insurance Company of Canada. (*See Fire Statement.*)
 Imperial Underwriters Corporation of Canada. (*See Fire Statement.*)
 Insurance Company of North America. (*See Fire Statement.*)
 The Law Union and Rock Insurance Company (Limited). (*See Fire Statement.*)
 The Liverpool Manitoba Assurance Company. (*See Fire Statement.*)
 The London Assurance. (*See Fire Statement.*)
 The London and Lancashire Guarantee and Accident Company of Canada. (*See Fire Statement.*)
 London and Lancashire Insurance Company (Limited). (*See Fire Statement.*)
 The London Guarantee and Accident Company (Limited). (*See Fire Statement.*)
 The London Mutual Fire Insurance Company of Canada. (*See Fire Statement.*)
 The Marine Insurance Company (Limited). (*See Fire Statement.*)
 The Merchants Casualty Company. (*See Fire Statement.*)
 The Merchants Marine Insurance Company (Limited). (*See Fire Statement.*)
 The Motor Union Insurance Company (Limited). (*See Fire Statement.*)
 The Mount Royal Assurance Co. (*See Fire Statement.*)
 The National Benefit Assurance Company (Limited). (*See Fire Statement.*)
 National-Ben Franklin Fire Ins. Co., of Pittsburgh, Pa. (*See Fire Statement.*)
 National Fire Insurance Company of Hartford. (*See Fire Statement.*)
 National Union Fire Insurance Company. (*See Fire Statement.*)
 The Newark Fire Insurance Company. (*See Fire Statement.*)
 New Jersey Insurance Company. (*See Fire Statement.*)
 Niagara Fire Insurance Company. (*See Fire Statement.*)
 The North American Accident Insurance Company. (*See Fire Statement.*)
 The Northern Assurance Company (Limited). (*See Fire Statement.*)
 Northwestern Mutual Fire Association. (*See Fire Statement.*)
 Northwestern National Insurance Company of Milwaukee. (*See Fire Statement.*)
 The Norwich Union Fire Insurance Society (Limited). (*See Fire Statement.*)
 The Occidental Fire Insurance Company. (*See Fire Statement.*)
 The Ocean Accident and Guarantee Corporation (Limited). (*See Fire Statement.*)
 The Pacific Marine Insurance Company. (*See Fire Statement.*)
 The Palatine Insurance Company (Limited). (*See Fire Statement.*)
 The Phoenix Insurance Company. (*See Fire Statement.*)
 Providence Washington Insurance Company. (*See Fire Statement.*)
 Queen Insurance Company of America. (*See Fire Statement.*)
 Railway Passengers Assurance Company. (*See Fire Statement.*)
 The Royal Exchange Assurance. (*See Fire Statement.*)
 St. Paul Fire and Marine Insurance Company. (*See Fire Statement.*)
 Scottish Metropolitan Assurance Company (Limited). (*See Fire Statement.*)
 The Scottish Union and National Insurance Company. (*See Fire Statement.*)
 Springfield Fire and Marine Insurance Company. (*See Fire Statement.*)
 Sterling Fire Insurance Company of Indiana, U.S.A. (*See Fire Statement.*)
 Sun Insurance Office. (*See Fire Statement.*)
 The Traders and General Insurance Association (Limited). (*See Fire Statement.*)
 Union Assurance Society (Limited). (*See Fire Statement.*)
 Union Insurance Society of Canton (Limited). (*See Fire Statement.*)
 The Union Marine Insurance Company (Limited). (*See Fire Statement.*)
 United States Fire Insurance Company. (*See Fire Statement.*)
 The Western Assurance Company. (*See Fire Statement.*)
 The Yorkshire Insurance Company (Limited). (*See Fire Statement.*)

SESSIONAL PAPER No. 8

AUTOMOBILE (B) INSURANCE

Aetna Insurance Company. (*See Fire Statement.*)
 Alliance Assurance Company (Limited). (*See Fire Statement.*)
 The Alliance Insurance Company of Philadelphia, Pa. (*See Fire Statement.*)
 American Alliance Insurance Company. (*See Fire Statement.*)
 British America Assurance Company. (*See Fire Statement.*)
 The British Crown Assurance Corporation, Limited. (*See Fire Statement.*)
 British Traders' Insurance Company (Limited). (*See Fire Statement.*)
 The Canada Accident and Fire Assurance Company. (*See Fire Statement.*)
 The Canada Security Assurance Company. (*See Fire Statement.*)
 The Canadian Fire Insurance Company. (*See Fire Statement.*)
 The Canadian Surety Company. (*See Fire Statement.*)
 Car and General Assurance Corporation (Limited). (*See Fire Statement.*)
 Casualty Company of Canada.
 Columbia Insurance Company. (*See Fire Statement.*)
 Continental Casualty Company.
 The Continental Insurance Company. (*See Fire Statement.*)
 The Dominion Fire Insurance Company. (*See Fire Statement.*)
 The Dominion Gresham Guarantee and Casualty Company.
 The Dominion of Canada Guarantee and Accident Insurance Company. (*See Fire Statement.*)
 The Eagle, Star and British Dominions Insurance Company (Limited). (*See Fire Statement.*)
 The Employers' Liability Assurance Corp. (Limited). (*See Fire Statement.*)
 Equitable Fire and Marine Insurance Company. (*See Fire Statement.*)
 The Fidelity and Casualty Company of New York.
 Fidelity-Phenix Fire Insurance Company. (*See Fire Statement.*)
 The General Accident Assurance Company of Canada. (*See Fire Statement.*)
 General Accident Fire and Life Assurance Corporation (Limited). (*See Fire Statement.*)
 The General Animals Insurance Company of Canada.
 Glens Falls Insurance Company. (*See Fire Statement.*)
 The Globe and Rutgers Fire Insurance Company. (*See Fire Statement.*)
 The Globe Indemnity Company of Canada. (*See Fire Statement.*)
 Great American Insurance Company. (*See Fire Statement.*)
 The Guardian Insurance Company of Canada. (*See Fire Statement.*)
 Hartford Accident and Indemnity Company.
 Home Insurance Company. (*See Fire Statement.*)
 The Imperial Guarantee and Accident Insurance Company of Canada. (*See Fire Statement.*)
 Imperial Underwriters Corp. of Canada. (*See Fire Statement.*)
 Insurance Company of North America. (*See Fire Statement.*)
 Law Union and Rock Insurance Company (Limited). (*See Fire Statement.*)
 Liverpool Manitoba Assurance Company. (*See Fire Statement.*)
 The London and Lancashire Guarantee and Accident Company of Canada. (*See Fire Statement.*)
 London and Lancashire Insurance Company (Limited). (*See Fire Statement.*)
 The London Guarantee and Accident Company (Limited). (*See Fire Statement.*)
 London Mutual Fire Insurance Company. (*See Fire Statement.*)
 Lumbermen's Mutual Casualty Company.
 Marine Insurance Company. (*See Fire Statement.*)
 Maryland Casualty Company.
 Merchants Casualty Company.
 The Merchants' and Employers' Guarantee and Accident Company.
 The Motor Union Insurance Company (Limited). (*See Fire Statement.*)
 The Mount Royal Insurance Company. (*See Fire Statement.*)
 The National Benefit Assurance Company (Limited). (*See Fire Statement.*)
 National-Ben Franklin Insurance Company (Limited). (*See Fire Statement.*)
 National Fire Insurance Company of Hartford. (*See Fire Statement.*)
 National Union Fire Insurance Company of Pittsburgh. (*See Fire Statement.*)
 The Newark Fire Insurance Company. (*See Fire Statement.*)
 New Jersey Insurance Company. (*See Fire Statement.*)
 Niagara Fire Insurance Company. (*See Fire Statement.*)
 The North American Accident Insurance Company. (*See Fire Statement.*)
 The Northern Assurance Company (Limited). (*See Fire Statement.*)
 Northwestern Mutual Fire Association. (*See Fire Statement.*)
 Northwestern National Insurance Company of Milwaukee. (*See Fire Statement.*)
 The Norwich Union Fire Insurance Society (Limited). (*See Fire Statement.*)
 The Occidental Fire Insurance Company. (*See Fire Statement.*)
 The Ocean Accident and Guarantee Corporation (Limited). (*See Fire Statement.*)
 The Pacific Marine Insurance Company. (*See Fire Statement.*)

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AUTOMOBILE (B) INSURANCE—*Concluded*

The Palatine Insurance Company (Limited). (*See Fire Statement.*)
 The Phoenix Insurance Company. (*See Fire Statement.*)
 The Preferred Accident Insurance Company of New York.
 Providence Washington Insurance Company. (*See Fire Statement.*)
 Queen Insurance Company of America. (*See Fire Statement.*)
 Railway Passengers Assurance Company. (*See Fire Statement.*)
 The Royal Exchange Assurance. (*See Fire Statement.*)
 Royal Indemnity Company.
 St. Paul Fire and Marine Insurance Company. (*See Fire Statement.*)
 Scottish Metropolitan Assurance Company (Limited). (*See Fire Statement.*)
 The Scottish Union and National Insurance Company. (*See Fire Statement.*)
 Springfield Fire and Marine Insurance Company. (*See Fire Statement.*)
 Sterling Fire Insurance Company of Indiana. (*See Fire Statement.*)
 Sun Insurance Office. (*See Fire Statement.*)
 The Traders and General Insurance Association (Limited). (*See Fire Statement.*)
 The Travelers Indemnity Company, Hartford, Conn.
 Union Assurance Society (Limited). (*See Fire Statement.*)
 The Union Marine Insurance Company (Limited). (*See Fire Statement.*)
 Union Assurance Society of Canton, Limited. (*See Fire Statement.*)
 The United States Fidelity and Guaranty Company.
 The Western Assurance Company. (*See Fire Statement.*)
 The Yorkshire Insurance Company (Limited). (*See Fire Statement.*)

BURGLARY INSURANCE

Alliance Assurance Company (Limited). (*See Fire Statement.*)
 American Surety Company of New York.
 The Canada Accident and Fire Assurance Company. (*See Fire Statement.*)
 Canadian Fire Insurance Company. (*See Fire Statement.*)
 The Canadian Surety Company. (*See Fire Statement.*)
 The Dominion Gresham Guarantee and Casualty Company.
 The Dominion of Canada Guarantee and Accident Insurance Company. (*See Fire Statement.*)
 The Employers' Liability Assurance Corp. (Limited). (*See Fire Statement.*)
 The Fidelity and Casualty Company of New York.
 The General Accident Assurance Company of Canada. (*See Fire Statement.*)
 The Globe Indemnity Company of Canada. (*See Fire Statement.*)
 The Guardian Insurance Company of Canada. (*See Fire Statement.*)
 Hartford Accident and Indemnity Company.
 The Home Insurance Company. (*See Fire Statement.*)
 The Imperial Guarantee and Accident Insurance Company of Canada. (*See Fire Statement.*)
 London and Lancashire Guarantee and Accident Co. of Canada. (*See Fire Statement.*)
 The Law Union and Rock Insurance Company (Limited). (*See Fire Statement.*)
 The London Guarantee and Accident Company (Limited). (*See Fire Statement.*)
 Maryland Casualty Company.
 National Surety Company.
 The North American Accident Insurance Company. (*See Fire Statement.*)
 The Northern Assurance Company (Limited). (*See Fire Statement.*)
 The Ocean Accident and Guarantee Corporation (Limited). (*See Fire Statement.*)
 Railway passengers Assurance Company. (*See Fire Statement.*)
 Royal Indemnity Company.
 Crop Insurance Company.
 Home Insurance Company.
 Scottish Metropolitan Assurance Company (Limited). (*See Fire Statement.*)
 The Travelers Indemnity Company, Hartford, Conn.
 The United States Fidelity and Guaranty Company.

EXPLOSION INSURANCE

Ætna Insurance Company. (*See Fire Statement.*)
 Agricultural Insurance Company. (*See Fire Statement.*)
 Alliance Assurance Company. (*See Fire Statement.*)
 American Central Insurance Company. (*See Fire Statement.*)
 American Equitable Assurance Company of New York. (*See Fire Statement.*)
 The British Crown Assurance Corp. (Limited). (*See Fire Statement.*)
 The Canadian Fire Insurance Company. (*See Fire Statement.*)
 The Continental Insurance Company. (*See Fire Statement.*)
 The Eagle, Star and British Dominions Insurance Co., (Limited). (*See Fire Statement.*)

SESSIONAL PAPER No. 8

EXPLOSION INSURANCE—*Concluded*

The Employers' Liability Assurance Corporation (Limited). (*See Fire Statement.*)
 Equitable Fire and Marine Insurance Company. (*See Fire Statement.*)
 Fidelity-Phenix Fire Insurance Company of New York. (*See Fire Statement.*)
 General Fire Insurance Company of Paris.
 Glens Falls Insurance Company. (*See Fire Statement.*)
 The Globe and Rutgers Fire Insurance Company. (*See Fire Statement.*)
 Great American Insurance Company. (*See Fire Statement.*)
 Guardian Assurance Company (Limited). (London, Eng.) (*See Fire Statement.*)
 Hartford Fire Insurance Company. (*See Fire Statement.*)
 The Home Insurance Company. (*See Fire Statement.*)
 Insurance Company of North America. (*See Fire Statement.*)
 The Liverpool-Manitoba Assurance Company. (*See Fire Statement.*)
 The London Assurance. (*See Fire Statement.*)
 The London and Lancashire Insurance Company (Limited). (*See Fire Statement.*)
 Merchants Fire Assurance Corp. of New York. (*See Fire Statement.*)
 The Motor Union Insurance Company (Limited). (*See Fire Statement.*)
 The National Benefit Assurance Company (Limited). (*See Fire Statement.*)
 National Fire Insurance Company of Hartford. (*See Fire Statement.*)
 La Nationale Fire Insurance Co. of Paris. (*See Fire Statement.*)
 Niagara Fire Insurance Company. (*See Fire Statement.*)
 Phenix Compagnie Francaise du. (*See Fire Statement.*)
 Providence Washington Insurance Company. (*See Fire Statement.*)
 The Royal Exchange Assurance. (*See Fire Statement.*)
 St. Paul Fire and Marine Insurance Company. (*See Fire Statement.*)
 Scottish Union and National Insurance Company. (*See Fire Statement.*)
 Security Insurance Company of New Haven. (*See Fire Statement.*)
 L'Union Compagnie d'Assurances contre l'Incendie. (*See Fire Statement.*)
 Union Assurance Society (Limited). (*See Fire Statement.*)
 United British Insurance Company (Limited). (*See Fire Statement.*)
 United States Fire Insurance Company. (*See Fire Statement.*)
 Westchester Fire Insurance Company. (*See Fire Statement.*)
 The Western Assurance Company. (*See Fire Statement.*)

FORGERY INSURANCE

The Canadian Surety Company. (*See Fire Statement.*)
 The Globe Indemnity Company of Canada. (*See Fire Statement.*)
 Maryland Casualty Company.
 National Surety Company.
 The United States Fidelity and Guaranty Company.

GUARANTEE INSURANCE

Ætna Casualty and Surety Company.
 Alliance Assurance Company (Limited). (*See Fire Statement.*)
 American Surety Company of New York.
 The Canada Accident and Fire Assurance Company. (*See Fire Statement.*)
 The Canadian Fire Insurance Company. (*See Fire Statement.*)
 Canadian Indemnity Company. (*See Fire Statement.*)
 The Canadian Surety Company. (*See Fire Statement.*)
 The Dominion Gresham Guarantee and Casualty Company.
 The Dominion of Canada Guarantee and Accident Insurance Company. (*See Fire Statement.*)
 The Employers' Liability Assurance Corporation (Limited). (*See Fire Statement.*)
 The Excess Insurance Company, Limited.
 The General Accident Assurance Company of Canada. (*See Fire Statement.*)
 The Globe Indemnity Company of Canada. (*See Fire Statement.*)
 Grain Insurance and Guarantee Company. (*See Fire Statement.*)
 The Guarantee Company of North America.
 The Guardian Insurance Company of Canada. (*See Fire Statement.*)
 Hartford Accident and Indemnity Company.
 The Imperial Guarantee and Accident Insurance Company of Canada. (*See Fire Statement.*)
 Imperial Underwriters Corporation of Canada. (*See Fire Statement.*)
 International Fidelity Insurance Company.
 The London and Lancashire Guarantee and Accident Company of Canada. (*See Fire Statement.*)
 The London Guarantee and Accident Company (Limited). (*See Fire Statement.*)
 Maryland Casualty Company.
 National Surety Company.

GUARANTEE INSURANCE—*Concluded.*

The Northern Assurance Company (Limited). (*See Fire Statement.*)
 The Ocean Accident and Guarantee Corporation (Limited). (*See Fire Statement.*)
 Railway Passengers Assurance Company. (*See Fire Statement.*)
 Royal Indemnity Company.
 The Scottish Metropolitan Assurance Company (Limited). (*See Fire Statement.*)
 Sun Insurance Office. (*See Fire Statement.*)
 The United States Fidelity and Guaranty Company.

HAIL INSURANCE

The Acadia Fire Insurance Company. (*See Fire Statement.*)
 Aetna Insurance Company. (*See Fire Statement.*)
 Alliance Assurance Company (Limited). (*See Fire Statement.*)
 Bee Hail Insurance Company. (L'Abeille).
 British America Assurance Company. (*See Fire Statement.*)
 The British Crown Assurance Corp. (Limited). (*See Fire Statement.*)
 British Traders' Insurance Company (Limited). (*See Fire Statement.*)
 The Canada Security Assurance Company. (*See Fire Statement.*)
 Canadian Fire Insurance Company. (*See Fire Statement.*)
 Canadian Indemnity Company. (*See Fire Statement.*)
 Car and General Assurance Corporation (Limited). (*See Fire Statement.*)
 The Connecticut Fire Insurance Company. (*See Fire Statement.*)
 The Continental Insurance Company. (*See Fire Statement.*)
 The Dominion Fire Insurance Company. (*See Fire Statement.*)
 The Eagle, Star and British Dominions Insurance Company (Limited). (*See Fire Statement.*)
 The Employers' Liability Assurance Corporation (Limited). (*See Fire Statement.*)
 The Excess Insurance Company, Limited.
 Federal Insurance Company.
 Fidelity-Phenix Fire Insurance Company of New York. (*See Fire Statement.*)
 The General Accident Assurance Company of Canada. (*See Fire Statement.*)
 General Accident Fire and Life Assurance Corporation (Limited). (*See Fire Statement.*)
 Glens Falls Insurance Company. (*See Fire Statement.*)
 Great American Insurance Company. (*See Fire Statement.*)
 Hartford Fire Insurance Company. (*See Fire Statement.*)
 The Home Insurance Company. (*See Fire Statement.*)
 Insurance Company of North America. (*See Fire Statement.*)
 London Guarantee and Accident Company (Limited). (*See Fire Statement.*)
 Merchants Fire Assurance Corporation of New York. (*See Fire Statement.*)
 The National Benefit Assurance Company. (Limited). (*See Fire Statement.*)
 National Union Fire Insurance Company. (*See Fire Statement.*)
 Niagara Fire Insurance Company. (*See Fire Statement.*)
 The Occidental Fire Insurance Company. (*See Fire Statement.*)
 The Phenix Insurance Company, Hartford, Conn. (*See Fire Statement.*)
 Scottish Canadian Assurance Corporation. (*See Fire Statement.*)
 Security Insurance Company of New Haven. (*See Fire Statement.*)
 Springfield Fire and Marine Insurance Company. (*See Fire Statement.*)
 Sterling Fire Insurance Company of Indiana. (*See Fire Statement.*)
 Union Insurance Society of Canton (Limited). (*See Fire Statement.*)
 Westchester Fire Insurance Company. (*See Fire Statement.*)
 The Western Assurance Company. (*See Fire Statement.*)

INLAND TRANSPORTATION INSURANCE

Aetna Insurance Company. (*See Fire Statement.*)
 Alliance Insurance Company (Limited). (*See Fire Statement.*)
 The American and Foreign Marine Insurance Company.
 British America Assurance Company. (*See Fire Statement.*)
 The British and Foreign Marine Insurance Company (Limited).
 Columbia Insurance Company. (*See Fire Statement.*)
 The Dominion Gresham Guarantee and Casualty Company.
 Fireman's Fund Insurance Company. (*See Fire Statement.*)
 Glens Falls Insurance Company. (*See Fire Statement.*)
 The Globe and Rutgers Fire Insurance Company. (*See Fire Statement.*)
 The Globe Indemnity Company of Canada. (*See Fire Statement.*)
 Great American Insurance Company. (*See Fire Statement.*)
 Hartford Fire Insurance Company. (*See Fire Statement.*)
 Insurance Company of North America. (*See Fire Statement.*)

SESSIONAL PAPER No. 8

INLAND TRANSPORTATION INSURANCE—*Concluded.*

The London Assurance. (*See Fire Statement.*)
The Marine Insurance Company (Limited). (*See Fire Statement.*)
National Fire Insurance Company of Hartford. (*See Fire Statement.*)
The Ocean Marine Insurance Company Ltd.
The Pacific Marine Insurance Company. (*See Fire Statement.*)
Queen Insurance Company of America. (*See Fire Statement.*)
St. Paul Fire and Marine Insurance Company. (*See Fire Statement.*)
Union Assurance Society (Limited). (*See Fire Statement.*)
Union Insurance Society of Canton (Limited). (*See Fire Statement.*)
The Union Marine Insurance Company (Limited). (*See Fire Statement.*)
The Western Assurance Company. (*See Fire Statement.*)

LIVE STOCK INSURANCE

Canadian Fire Insurance Company. (*See Fire Statement.*)
The General Animals Insurance Company of Canada.
Hartford Accident and Indemnity Company.
Hartford Live Stock Insurance Company.
The Yorkshire Insurance Company (Limited). (*See Fire Statement.*)

PLATE GLASS INSURANCE

Alliance Assurance Company (Limited). (*See Fire Statement.*)
The Canada Accident and Fire Assurance Company. (*See Fire Statement.*)
The Canadian Surety Company. (*See Fire Statement.*)
The Casualty Company of Canada.
Dominion Gresham Guarantee and Casualty Company.
The Dominion of Canada Guarantee and Accident Insurance Company. (*See Fire Statement.*)
The Fidelity and Casualty Company of New York.
The General Animals Insurance Company of Canada.
The Guardian Insurance Company of Canada. (*See Fire Statement.*)
Hartford Accident and Indemnity Company.
The Imperial Guarantee and Accident Insurance Company of Canada. (*See Fire Statement.*)
The Law, Union and Rock Insurance Company (Limited). (*See Fire Statement.*)
Lloyds Plate Glass Insurance Company of New York.
The London and Lancashire Guarantee and Accident Company of Canada. (*See Fire Statement.*)
Maryland Casualty Company.
The Merchants' and Employers' Guarantee and Accident Company.
The Mount Royal Assurance Company. (*See Fire Statement.*)
The National Provincial Insurance Company (Limited). (*See Fire Statement.*)
The New York Plate Glass Insurance Company.
The North American Accident Insurance Company. (*See Fire Statement.*)
The Northern Assurance Company (Limited). (*See Fire Statement.*)
The Norwich Union Fire Insurance Society (Limited). (*See Fire Statement.*)
The Ocean Accident and Guarantee Corporation (Limited). (*See Fire Statement.*)
Railway Passengers Assurance Company. (*See Fire Statement.*)
The Travelers Indemnity Company, Hartford, Conn.
The United States Fidelity and Guaranty Company.
The Yorkshire Insurance Company (Limited). (*See Fire Statement.*)

RAIN INSURANCE

Hartford Fire Insurance Company. (*See Fire Statement.*)
Home Insurance Company. (*See Fire Statement.*)

ROBBERY INSURANCE

Alliance Assurance Company (Limited). (*See Fire Statement.*)
The Canadian Surety Company.
The Dominion of Canada Guarantee and Accident Insurance Company. (*See Fire Statement.*)
The Employers' Liability Assurance Corp. (Limited). (*See Fire Statement.*)
The Fidelity and Casualty Company of New York. (*See Fire Statement.*)
The General Accident Assurance Company of Canada. (*See Fire Statement.*)
Maryland Casualty Company.
The Ocean Accident and Guarantee Company (Limited). (*See Fire Statement.*)
The Travelers Indemnity Company, Hartford, Conn.

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SICKNESS INSURANCE

Alliance Assurance Company (Limited). (*See Fire Statement.*)
 Alliance Nationale. (*See Life Statement, Vol. II.*)
 Artisans, La Société des, Canadiennes Français. (*See Life Statement, Vol. II.*)
 Austral Insurance Company, Limited.
 The Canada Accident and Fire Assurance Company. (*See Fire Statement.*)
 The Canadian Order of the Woodmen of the World. (*See Life Statement, Vol. II.*)
 Car and General Insurance Corporation (Limited). (*See Life Statement.*)
 Catholic Mutual Benefit Association of Canada, The Grand Council of the. (*See Life Statement, Vol. II.*)
 Continental Casualty Company.
 The Dominion Gresham Guarantee and Casualty Company.
 The Dominion of Canada Guarantee and Accident Insurance Company. (*See Fire Statement.*)
 The Employers' Liability Assurance Corporation (Limited). (*See Fire Statement.*)
 The Fidelity and Casualty Company of New York.
 The General Accident Assurance Company of Canada. (*See Fire Statement.*)
 The Globe Indemnity Company of Canada. (*See Fire Statement.*)
 The Guardian Insurance Company of Canada. (*See Fire Statement.*)
 Hartford Accident and Indemnity Company.
 The Imperial Guarantee and Accident Insurance Company of Canada. (*See Fire Statement.*)
 Imperial Underwriters Corporation of Canada. (*See Fire Statement.*)
 The Independent Order of Foresters. (*See Life Statement, Vol. II.*)
 The Law, Union and Rock Insurance Company (Limited). (*See Fire Statement.*)
 The London and Lancashire Guarantee and Accident Company of Canada. (*See Fire Statement.*)
 The London Guarantee and Accident Company (Limited). (*See Fire Statement.*)
 Loyal Protective Insurance Company.
 Maryland Casualty Company.
 Merchants Casualty Company. (*See Fire Statement.*)
 The Merchants' and Employers' Guarantee and Accident. Company.
 The National Benefit Assurance Company (Limited). (*See Fire Statement.*)
 The North American Accident Insurance Company. (*See Fire Statement.*)
 The Northern Assurance Company (Limited). (*See Fire Statement.*)
 The Norwich Union Fire Insurance Society (Limited). (*See Fire Statement.*)
 The Ocean Accident and Guarantee Corporation (Limited). (*See Fire Statement.*)
 The Preferred Accident Insurance Company of New York.
 The Protective Association of Canada.
 Railway Passengers Assurance Company.
 The Ridgely Protective Association.
 The Royal Exchange Assurance. (*See Fire Statement.*)
 The Royal Guardians. (*See Life Statement, Vol. II.*)
 Royal Indemnity Company.
 Scottish Metropolitan Assurance Company (Limited). (*See Fire Statement.*)
 The Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada. (*See Life Statement, Vol. II.*)
 Sun Insurance Office. (*See Fire Statement.*)
 The Travelers Indemnity Company, Hartford, Conn.
 The Union Marine Insurance Company (Limited). (*See Fire Statement.*)
 The United States Fidelity and Guaranty Company.
 The Western Casualty Company.
 The Yorkshire Insurance Company (Limited). (*See Fire Statement.*)

SPRINKLER INSURANCE

Aetna Insurance Company. (*See Fire Statement.*)
 American Lloyds, Underwriters at. (*See Fire Statement.*)
 The British and Foreign Marine Insurance Company (Limited).
 Canadian Fire Insurance Company. (*See Fire Statement.*)
 Glens Falls Insurance Company. (*See Fire Statement.*)
 Great American Insurance Company. (*See Fire Statement.*)
 Hartford Fire Insurance Company. (*See Fire Statement.*)
 The Home Insurance Company. (*See Fire Statement.*)
 Individual Underwriters, Subscribers at. (*See Fire Statement.*)
 Insurance Company of North America. (*See Fire Statement.*)
 Maryland Casualty Company.
 National Fire Insurance Company of Hartford. (*See Fire Statement.*)
 New York Reciprocal Underwriters, subscribers at. (*See Fire Statement.*)
 The Scottish Union and National Insurance Company. (*See Fire Statement.*)
 Springfield Fire and Marine Insurance Company. (*See Fire Statement.*)

SESSIONAL PAPER No. 8

STEAM BOILER INSURANCE

The Boiler Inspection and Insurance Company of Canada.
 The Dominion of Canada Guarantee and Accident Insurance Company. (*See Fire Statement.*)
 The Employers' Liability Assurance Corp. (Limited). (*See Fire Statement.*)
 The Fidelity and Casualty Company of New York.
 The General Accident Assurance Company of Canada. (*See Fire Statement.*)
 The Hartford Steam Boiler Inspection and Insurance Company.
 Maryland Casualty Company.
 Royal Indemnity Company.
 The Travelers Indemnity Company, Hartford, Conn.
 The United States Fidelity and Guaranty Company.

TITLE INSURANCE

Chartered Trust and Executor Company.

TORNADO INSURANCE

—tna Insurance Company. (*See Fire Statement.*)
 American Central Insurance Company. (*See Fire Statement.*)
 Canadian Fire Insurance Company. (*See Fire Statement.*)
 The Continental Insurance Company. (*See Fire Statement.*)
 Fidelity-Phenix Fire Insurance Company of New York. (*See Fire Statement.*)
 The Girard Fire and Marine Insurance Company. (*See Fire Statement.*)
 Glens Falls Insurance Company. (*See Fire Statement.*)
 Great American Insurance Company. (*See Fire Statement.*)
 Hartford Fire Insurance Company. (*See Fire Statement.*)
 The Home Insurance Company. (*See Fire Statement.*)
 The Insurance Company of the State of Pa. (*See Fire Statement.*)
 National Fire Insurance Company of Hartford. (*See Fire Statement.*)
 National Union Fire Insurance Company of Pittsburg, Pa. (*See Fire Statement.*)
 Niagara Fire Insurance Company. (*See Fire Statement.*)
 Northwestern National Insurance of Company Milwaukee, Wis., (*See Fire Statement.*)
 St. Paul Fire and Marine Insurance Company. (*See Fire Statement.*)
 The Scottish Union and National Insurance Company. (*See Fire Statement.*)
 Springfield Fire and Marine Insurance Company. (*See Fire Statement.*)
 Sterling Fire Insurance Co. of Indiana. (*See Fire Statement.*)
 United States Fire Insurance Company. (*See Fire Statement.*)
 The Western Assurance Company. (*See Fire Statement.*)

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L'ABEILLE
THE BEE HAIL INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, O. MORTIER—Secretary, G. COGUILLON—Principal Office, London, Eng.—Chief
Agents in Canada, J. E. CLEMENT.—Head Office in Canada, Montreal, Que.

(Incorporated, 1906. Commenced business in Canada, April 19, 1920.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 800,000

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debts on deposit with Receiver General:—

	Par value.	Market value.
<i>Governments—</i>		
French Rentes, 4 p.c.....	\$ 159,225 00	\$ 49,359 75
French Rentes, 5 p.c.....	42,460 00	16,134 80
Total on deposit with Receiver General.....	<u>\$ 201,685 00</u>	<u>\$ 65,494 55</u>

Carried out at market value.....\$ 65,494 55

Other Assets in Canada.

Cash in Royal Bank of Canada, Montreal.....	9,643 03
All other assets.....	300 00
Total admitted assets in Canada.....	<u>\$ 75,437 58</u>

LIABILITIES IN CANADA.

Adjutor's fees.....	\$ 75 00
Taxes due and accrued.....	1,471 52
Total liabilities in Canada.....	<u>\$ 1,546 52</u>

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 119,952 41
Deduct reinsurances, \$16,275.76; return premiums, \$933.94.....	17,209 70
Net cash received for premiums.....	\$ 102,742 71
Interest and dividends earned on bonds, etc.....	891 08
Total income in Canada.....	<u>\$ 103,633 79</u>

EXPENDITURE IN CANADA.

Gross losses incurred during the year.....	\$ 86,169 17
Deduct reinsurances.....	5,707 43
Net losses incurred.....	\$ 80,461 74
Commission or brokerage.....	23,955 98
Vaxes.....	3,764 31
Adjustment expenses.....	3,575 84
Commission on profits.....	1,205 88
Salaries, chief agency.....	7,072 72

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THE BEE HAIL—*Continued*EXPENDITURE IN CANADA—*Concluded.*

Auditor's fees.....	\$	75 00
Miscellaneous—Advertising, \$420.08; Agent's charges, \$1,158.52; agencies supplies, \$11.73; Bank Exchange charges, \$25.28; General expenses, \$163.04; printing and stationery, \$604.02; Underwriters' Boards, Tariff Associations, etc., \$200.....		2,582 67
Total expenditure in Canada.....	\$	122,699 14

RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	Class of Business.	
	Hail.	
	Premiums.	
	\$	cts.
Taken in 1921, new.....	119,952	41
Less ceased.....	119,952	41

L'ABEILLE—*Concluded*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

PROFIT AND LOSS ACCOUNT

	Frs.		Frs.
Balance at December 31, 1920.....	114,723.08	Losses and adjustment expenses.....	10,055,714.94
Removal of provision at Dec. 31, 1919, for commissions on premium in arrears, risks in force, written off accounts, cancellations, sundry and unforeseen.....	1,225,000.00	Commissions.....	2,404,215.07
Premiums of 1920 (including stamps, dues and registration).....	15,124,699.01	Agency expense and cost of inspection.....	164,950.93
Sundry receipts.....	118,336.73	Cancellations and reinsurances.....	472,367.83
Interest on investments, etc.....	516,858.35	Taxes and licenses.....	561,611.31
		Salaries, wages, allowances, and gratuities.....	713,811.41
		Rents, cost of occupation and maintenance, etc.....	42,905.20
		Administration expenses.....	132,535.80
		Provision for commissions on premiums in arrears, risks in force, written off accounts, cancellations, sundry and unforeseen.....	1,100,000.00
			Frs.
		Balance of account, 1920.....	114,723.08
		Underwriting gain, 1921.....	819,923.25
		Interests on investment, etc.....	516,858.35
Total.....	17,099,617.17		1,451,504.68
		Total.....	17,099,617.17

BALANCE SHEET

	Frs.		Frs.
Securities.....	9,257,784.51	Capital.....	4,000,000.00
Cash in bank.....	14,393.99	Statutory reserve.....	2,000,000.00
Bank of France and other banks.....	1,410,327.74	Reserve for unreported claims.....	1,700,000.00
Agents' balances.....	2,509,280.14	Investment reserve.....	1,600,000.00
Other debts.....	388,844.27	Unsettled losses.....	100,000.00
		Provision for commission, etc.....	1,100,000.00
		Sundry creditors.....	1,249,709.44
		Due for stamps, etc.....	300,526.53
		Dividends due and unpaid.....	79,090.00
		Balance of Profit and Loss.....	1,451,504.68
Total.....	13,580,830.65		13,580,830.65

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THE ÆTNA CASUALTY AND SURETY COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, M. J. BULKELEY—Secretary R. W. MYERS—Principal Office, Hartford, Conn.—
Chief Agent in Canada, E. J. CHRISTMAS—Head Office in Canada, Montreal

(Incorporated May, 1883. Dominion license issued May 26, 1921.)

CAPITAL.

Amount of capital authorized.....	\$ 1,000,000 00
Amount subscribed and paid in cash.....	<u>2,000,000 00</u>

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General—

	Par value.	Market value.
Prov. of Alberta, 1929, 5½ p.c.....	<u>\$ 50,000 00</u>	<u>\$ 51,000 00</u>
Carried out at market value.....		\$ 51,000 00

Other Assets in Canada.

Cash in Bank of Montreal, Montreal.....	104,971 82
Interest accrued.....	114 58
Total assets in Canada.....	<u>\$ 156,086 40</u>

LIABILITIES IN CANADA.

Nil.

INCOME IN CANADA.

Interest earned.....	\$ 4,210 91
Total income in Canada.....	<u>\$ 4,210 91</u>

EXPENDITURE IN CANADA.

Fees, publication of license and postage.....	\$ 21 63
Total expenditure in Canada.....	<u>\$ 21 63</u>

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$ 2,935,225 00
Loans secured by pledge of bonds, etc.....	383,815 05
Book value of bonds.....	8,502,000 70
Cash on hand, in trust companies and in banks.....	1,236,232 57
Premiums in course of collection.....	1,719,824 86
Bills receivable.....	151,084 87
All other ledger assets.....	13,884 25
Total ledger assets.....	<u>\$14,942,067 30</u>

12 GEORGE V, A. 1922

THE AETNA CASUALTY—*Concluded*

NON-LEDGER ASSETS.

Interest due and accrued.....	186,023 46
Market value of bonds, etc., over book value.....	20,818 80
All other non-ledger assets.....	485,234 23
Gross assets.....	\$15,634,143 79
Deduct assets, not admitted.....	175,277 94
Total admitted assets.....	\$15,458,865 85

LIABILITIES.

Net amount of unpaid claims.....	\$ 3,226,941 68
Unearned premiums.....	6,068,978 17
Investigation and adjustment of claims.....	173,350 16
Commission and brokerage.....	418,758 56
Federal Taxes (est).....	357,542 67
Salaries, rents, expenses, bills, accounts, etc., due or accrued.....	73,543 98
Dividends declared and unpaid.....	60,000 00
All other liabilities.....	7,242 51
Total liabilities, except capital stock.....	\$10,386,357 73
Capital stock paid in cash.....	2,000,000 00
Surplus.....	3,072,508 12
Total liabilities.....	\$15,458,865 85

INCOME.

Net cash received for premiums.....	\$11,771,713 52
Interest and dividends.....	594,228 80
Gross profit on sale or maturity of bonds and stocks.....	116 25
Borrowed money.....	400,000 00
Agents balances previously charged off.....	51 70
From all other sources.....	7,959 86
Total income.....	\$12,774,070 13

DISBURSEMENTS.

Net amount paid for claims.....	\$ 6,134,432 47
Dividends to shareholders.....	240,000 00
Commissions or brokerage including agents' allowances.....	2,879,663 15
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	578,180 12
Rents.....	127,018 61
State taxes on premiums, Insurance Department licenses and fees.....	244,083 37
Federal taxes.....	174,271 04
All other licenses, fees and taxes.....	105,058 39
Expenses of investigation and adjustment of claims.....	768,336 55
Salaries and expenses of agents, not paid by commission.....	921,156 91
Borrowed money repaid.....	400,000 00
Interest on borrowed money.....	277 77
Agents balances charged off.....	420 76
Gross loss on sale or maturity of ledger assets.....	218 82
All other disbursements.....	455,727 08
Total disbursements.....	\$13,037,865 60

SESSIONAL PAPER No. 8

THE AMERICAN AND FOREIGN MARINE INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, W. L. H. SIMPSON—Secretary, JOHN E. HOFFMAN—Principal Office, Cotton Exchange Building, New York—Chief Agent in Canada, ROBERT J. DALE—Head Office in Canada, Montreal.

(Organized and incorporated, December, 1896. Commenced business in Canada, January 1, 1904.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 300,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with the Receiver General:—

	Par value.	Market value.
Dom. of Canada Victory Loan, 1933, 5½ p.c.....	\$ 26,000 00	\$ 26,260 00

Carried out at market value.....\$ 26,260 00

Other Assets in Canada.

Cash at head office in Canada.....2,662 44

Total assets in Canada.....\$ 28,922 44

LIABILITIES IN CANADA.

Reserve of unearned premiums, \$6.75; carried out at 80 per cent.....\$ 5 40

Taxes due and accrued.....958 25

Total liabilities in Canada.....\$ 963 65

INCOME IN CANADA.

Gross premiums written.....\$ 26,413 90

Deduct reinsurances, \$428.94; return premiums, \$883.06.....1,312 00

Net premiums written.....\$ 25,101 90

Total income in Canada.....\$ 25,101 90

EXPENDITURE IN CANADA.

Gross losses incurred during the year.....\$ 5,290 68

Deduct licensed reinsurance.....43 36

Net incurred for said claims.....\$ 5,247 32

Total net incurred paid for claims.....\$ 5,247 32

Commission or brokerage.....4,242 24

Taxes.....4,288 04

Miscellaneous expenditure, viz.: Printing and stationery, \$155.81; insurance superintendence \$17.62.....173 43

Total expenditure in Canada.....\$ 13,951 03

12 GEORGE V, A. 1922

THE AMERICAN AND FOREIGN MARINE—*Continued*

SUMMARY OF PREMIUMS IN CANADA.

	Premiums.	
	\$	cts.
Gross in force at end of 1920.....	93	06
Taken in 1921, new and renewed.....	26,413	90
Totals.....	26,506	96
Less ceased.....	26,064	52
Gross in force at end of 1921.....	442	44
Less insured.....	428	94
Net in force at end of 1921.....	13	50

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

Total amount received for premiums.....	609,878	56
Total amount received for interest and dividends.....	127,531	11
Gross profit on sale of ledger assets.....	3,557	43
Gross decrease by adjustment, in book value of bonds.....	3,205	98
Total income.....	\$ 744,173	08

DISBURSEMENTS.

Net amount paid for claims.....	\$ 603,923	16
Expenses of adjustment and settlement of claims.....	9,850	30
Paid stockholders for interest or dividends.....	75,000	00
Commission or brokerage.....	97,580	22
Salaries, fees and all other charges of officers, directors, trustee and home office employees.	3,740	00
Rents.....	1,428	70
State taxes on premiums, Insurance Department licenses and fees.....	21,593	65
Federal taxes.....	82,610	58
Gross decrease, by adjustment, in book value of bonds.....	1,402	90
Gross loss on sale of ledger assets.....	1,693	55
Inspections and surveys including underwriters' boards and tariff associations.....	5,580	11
All other disbursements.....	8,664	01
Total disbursements.....	\$ 913,067	18

LEDGER ASSETS.

Book value of bonds and stocks.....	\$ 2,183,117	67
Book value of real estate.....	160,000	00
Cash in trust companies and in banks.....	143,794	25
Agents' balances.....	73,438	18
Total ledger assets.....	\$ 2,560,350	10

NON-LEDGER ASSETS.

Due from other companies for reinsurance on claims paid.....	313	59
Interest accrued.....	18,922	10
Gross assets.....	\$ 2,579,585	79
Deduct assets not admitted.....	303,818	89
Total admitted assets.....	\$ 2,275,766	90

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THE AMERICAN AND FOREIGN MARINE—*Concluded*

LIABILITIES.

Net amount of unpaid claims.....	\$ 191,463 00
Estimated expenses of investigation.....	2,500 00
Total unearned premiums.....	121,770 26
Federal, state, county and other taxes due or accrued (estimated).....	13,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	1,000 00
Total liabilities, except capital.....	\$ 329,733 26
Capital paid up in cash.....	300,000 00
Surplus over all liabilities.....	1,646,033 64
Total liabilities.....	\$ 1,946,033 64

RISKS AND PREMIUMS.

FOR MARINE AND INLAND RISKS.

Amount written or renewed during the year.....	\$4,217,372,973 00
Premiums thereon.....	1,140,068 12
Amount terminated during the year.....	4,153,231,331 00
Premiums thereon.....	955,974,11
Net amount in force at December 31, 1921.....	50,317,978 00
Premiums thereon.....	143,127 75

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AMERICAN SURETY COMPANY OF NEW YORK

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, F. W. LAFRENTZ—Secretary, CHARLES W. GOETCHINS—Principal Office, 100 Broadway, New York—Chief Agent in Canada, W. H. HALL—Head Office in Canada, 26 Wellington St. E., Toronto.

(Incorporated, April 1, 1884. Commenced business in Canada, July, 1887.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash..... \$ 5,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.
Canadian Northern Railway Winnipeg Terminals, (guaranteed by Prov. of Man.), 1939, 4 p.c.....	\$ 100,000 00	\$ 83,000 00
Carried out at market value.....		\$ 83,000 00

Other Assets in Canada.

Bonds owned and held by the Company in Canada:—

Dom. of Canada Victory loan, 1924, 5½ p.c.....	\$ 9,000 00	\$ 8,910 00
City of London, Ont, 1923, 6 p. c.....	20,000 00	20,000 00
Total.....	\$ 29,000 00	\$ 28,910 00
Carried out at market value		28,910 00
Cash in Imperial Bank of Canada, Toronto.....		6,433 75
Interest accrued.....		2,082 50
Agents' balances and premiums uncollected, viz.:—		
Burglary.....	\$ 432 05	
Guarantee.....	338 63	
Total.....		770, 68
Total assets in Canada.....	\$	\$ 121,196 93

LIABILITIES IN CANADA.

Net amount of burglary claims, unadjusted	\$ 112 50
Net amount of guarantee claims, unadjusted.....	42,800 86
Total net amount of unsettled claims.....	\$ 54,050 86
Reserve of unearned premiums, burglary, \$4,887.25; guarantee, \$16,697.51; total, \$21,584.76; carried out at 80 per cent.....	17,267 81
Taxes due and accrued.....	2,145 04
Total liabilities in Canada.....	\$ 73,463 71

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AMERICAN SURETY—Continued

INCOME IN CANADA.

	Burglary.	Guarantee.
Gross premiums. written.....	\$ 10,529 06	\$ 41,422 67
Deduct reinsurances.....		\$ 3,681 86
Deduct return premiums.....	3,681 86	4,355 71
Total deduction.....		\$ 8,037 57
Net written premiums.....	\$ 9,415 96	\$ 33,385 10
Total net premiums written.....		\$ 42,801 06
Interest earned on investments.....		5,349 25
Total income in Canada.....		\$ 48,150 31

EXPENDITURE IN CANADA.

	Burglary.	Guarantee.
	\$ cts.	\$ cts.
Gross losses incurred during the year.....	11,976 99	99,814 40
Deduct savings and salvage.....		22,454 12
Net incurred for said claims.....	11,976 99	77,360 28
Total net incurred for claims.....		\$ 89,337 27
Adjustment expenses.....		1,014 99
Commission and brokerage.....		13,605 04
Taxes.....		966 46
Salaries of chief agency.....		2,500 00
Miscellaneous expenditure, viz.: Printing and stationery.....		78 96
Total expenditure in Canada.....		\$ 107,502 72

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

	Burglary.	Guarantee.
	Premiums.	Premiums.
	\$ cts.	\$ cts.
Gross in force at end of 1920.....	13,991 28	29,080 31
Taken in 1921, new.....	10,435 73	15,696 51
Renewed.....	93 33	25,726 16
Totals.....	24,520 34	70,502 98
Less ceased.....	15,121 78	35,137 04
Gross in force at end of 1921.....	9,398 56	35,365 94
Less reinsured.....		3,681 86
Net in force at end of 1921.....	9,398 56	31,684 08

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

LEDGER ASSETS.

Book value of real estate.....	\$ 8,230,535 61
Book value of bonds and stock owned.....	4,689,976 79
Cash on hand and in banks or deposited in trust companies.....	448,234 37
Gross premiums in course of collection.....	1,662,549 00
Reinsurance recoverable.....	39,575 85
Excise reinsuring.....	2,258 53
Total ledger assets.....	\$15,073,130 15

12 GEORGE V, A. 1922

AMERICAN SURETY—*Concluded*

NON-LEDGER ASSETS.

Interest accrued.....	\$	38,064	45
Rents due and accrued.....		90,924	46
Market value of bonds and stocks over book value		222,692	65
Gross assets.....	\$15,424,811	71	
Deduct assets not admitted.....	519,836	66	
Total admitted assets.....	\$14,904,975	05	

LIABILITIES

Total amount of unpaid claims.....	\$	2,581,044	17
Total unearned premiums.....	4,828,288	34	
Expenses of adjustment of unsettled claims.....	55,000	00	
Commission, brokerage, etc., due or to become due to agents or brokers.....	268,809	17	
Salaries, expenses, etc., due or accrued.....	30,291	50	
Federal, State and other taxes due or accrued (estimated).....	192,327	13	
Reinsurance due.....	112,043	37	
Return premiums.....	34,146	84	
Premiums paid in advance.....	58,861	12	
Income tax N.Y. State retained.....	951	59	
Total liabilities, except paid up capital.....	\$	8,161,763	23
Capital stock paid up.....	5,000,000	00	
Surplus beyond capital and other liabilities.....	1,743,211	82	
Total liabilities.....	\$14,904,975	05	

INCOME

Net cash received for premiums.....	\$	6,927,038	61
Received for interest and dividends.....	276,868	83	
Received for rents.....	316,171	03	
Gross profit on sale or maturity of bonds.....	31,520	21	
All other income.....	41,848	46	
Total income.....	\$	7,593,447	14

DISBURSEMENTS

Net amount paid for claims.....	\$	2,094,692	95
Investigation and adjustment of claims.....	224,843	81	
Dividends paid stockholders.....	500,000	00	
Commissions or brokerage.....	963,120	38	
Salaries, travelling and all other expenses of agents, not on commission account.....	1,372,657	75	
Salaries, fees and all other compensations of officers, directors, trustees and home office employees.....	853,927	33	
Taxes on real estate and water taxes.....	130,421	52	
State taxes on premiums, Insurance Department licenses and fees	173,092	59	
All other licenses, fees and taxes.....	10,068	44	
Rents.....	257,171	62	
Repairs and expenses (other than taxes) on real estate.....	164,266	91	
Gross loss on sale or maturity of bonds and stocks.....	69,026	38	
Federal taxes.....	58,164	19	
All other disbursements.....	243,568	38	
Total disbursements.....	\$	7,151,766	15

EXHIBIT OF PREMIUMS

	For Fidelity risks	For Surety risks	For Burglary and Theft risks
Premiums on policies written or renewed during the year.....	\$ 5,141,126 78	\$ 5,347,343 17	\$ 1,105,157 52
Premiums on risks expired and terminated.....	4,958,281 07	5,541,211 25	988,152 13
Premiums on policies in force at end of year.....	3,466,030 76	4,727,030 45	1,074,666 91

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AUSTRAL INSURANCE COMPANY, LIMITED

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

Man. Director, J. P. MOORE—Secretary, Lt. A. A. GIROUX—Principal Office, London, Eng.—
Chief Agent in Canada, J. P. MOORE—Head Office in Canada, Montreal.

(Incorporated 1913. Dominion license issued October, 1921.)

CAPITAL

Amount of capital authorized, subscribed and paid in cash.....	\$	24,333 33
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ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds and debentures on deposit with Receiver General, viz:—

Governments—

	Par value	Market value
Dominion of Canada Victory Loan, 1937, 5 p.c.....	\$ 30,000 00	\$ 30,300 00
Dominion of Canada Victory Loan, 1937, 5½ p.c.....	30,000 00	31,200 00
Total on deposit with Receiver General.....	\$ 60,000 00	\$ 61,500 00

Carried out at market value.....	\$	61,500 00
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Other Assets in Canada

Interest due, \$786.54; accrued, \$637.50.....		1,424 04
Total assets in Canada.....	\$	62,924 04

LIABILITIES IN CANADA

NIL

INCOME IN CANADA

Accident and Sickness Risks

Gross premiums written.....	\$	418 94
Deduct reinsurance.....		418 94
Interest earned.....	\$	825 00
Received from reinsuring companies.....		125 68
Total income in Canada.....	\$	950 68

EXPENDITURE IN CANADA

Commission and brokerage.....	\$	125 68
Total expenditure in Canada.....	\$	125 68

RISKS AND PREMIUMS IN CANADA

Accident and Sickness Risks

	Premiums
Taken during 1921, new and renewed.....	\$ 418 94
Deduct reinsured.....	418 94

(For General Business Statement, see Appendix.)

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President and Manager—H. N. ROBERTS, Vice-President, J. K. L. STARR, K.C.—Secretary
J. P. BYRNE—Principal Office, Toronto.

(Incorporated, April 8, 1875, by 38 Vic., cap. 95; amended in 1882 by Vic., cap. 102, and in 1889 by 52 Vic., cap. 97, and in 1892, by 55-56 Vic., cap. 68. Commenced business in Canada, October 9, 1875.)

CAPITAL

Amount of joint stock capital authorized.....	\$ 500,000 00
Amount subscribed and paid in cash.....	100,100 00

(For List of Shareholders, see Appendix.)

ASSETS

Amount secured by way of loans on real estate by bond or mortgage, first liens.....	\$ 5,000 00
Book value of bonds and debts owned by the Company. (For details, see Schedule B).....	391,234 60
Book value of stocks owned by the Company. (For details see Schedule C).....	45,061 32
Cash at head office and branches.....	7,897 57
Cash in banks—	
Bank of Nova Scotia, Toronto.....	\$ 20,405 47
Bank of Nova Scotia, Montreal.....	6,457 88
Total cash in banks.....	26,863 35
Interest accrued.....	5,618 72
Special engineering services.....	970 57
Agents' balances and premiums uncollected, (\$3,000.56 on business prior to Oct. 1, 1921)....	19,525 33
Reinsurance premiums due.....	1,134 00
Total.....	\$ 503,305 46
Deduct market value of bonds, etc., under book value.....	11,244 26
Gross assets.....	\$ 492,061 20
Deduct assets not admitted.....	3,000 56
Total admitted assets.....	\$ 489,060 64

LIABILITIES

Total provision for unpaid claims.....	\$ 1,730 32
Reserve of unearned premiums, \$194,311.80; carried out at 80 per cent.....	155,449 44
Taxes due and accrued.....	2,749 03
Reinsurance premiums, \$2,472.46; return premiums, \$128.90.....	2,601 36
Total liabilities (excluding capital stock).....	\$ 162,530 15
Excess of assets over liabilities.....	\$ 326,530 49
Capital stock paid in cash.....	100,100 00
Surplus over all liabilities and capital.....	\$ 226,430 49

INCOME

Gross premiums written.....	\$ 165,411 69
Deduct reinsurance, \$12,672.82; return premiums, \$22,918.41.....	35,591 23
Net premiums written.....	\$ 129,820 46
Interest and dividends earned.....	24,671 71
Income from other sources.....	1,096 43
Total income.....	\$ 155,588 60

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THE BOILER INSPECTION—Continued

EXPENDITURE

Net amount paid for claims during the year.....	\$	5,482 55
Commission or brokerage.....		15,551 47
Taxes.....		7,624 43
Paid for salaries of officials, \$16,979.52; salaries of agents, \$4,939.88; directors' fees, \$225; travelling expenses of officials, \$1,054.84; do., of agents, \$416.82.....		23,616 06
Miscellaneous expenditure: Advertising, \$536.22; furniture and fixtures, \$589.25; inspections and surveys, \$55,309.06; postage, telegrams, telephones and express, \$1,372.39; rent, \$4,069.60; legal fees, \$19.19; printing and stationery, \$2,038.63; miscellaneous expenses, \$247.28; tariff associations, \$100.....		64,281 62
Total expenditure.....	\$	116,556 13

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

RISKS AND PREMIUMS.

<i>Steam Boiler Inspection.</i>	Premiums.
Gross policies in force at end of 1920.....	\$ 376,582 42
Taken during 1921, new and renewed.....	181,358 47
Total.....	\$ 557,940 89
Deduct terminated.....	151,939 54
Gross in force at December 31, 1921.....	\$ 406,001 35
Deduct reinsured.....	16,702 90
Net in force at December 31, 1921.....	\$ 389,298 45

SCHEDULE B.

Bonds and debentures owned by the company, viz.:—

<i>On deposit with Receiver General.</i>	Par value.	Book value.	Market value.
Dom. of Canada War Loan, 1937, 5 p.c.....	\$ 15,000 00	\$ 14,662 50	\$ 15,150 00
Province of Ontario, 1936, 6 p.c.....	6,000 00	5,940 00	6,180 00
<i>Cities—</i>			
Vancouver, 1942, 3½ p.c.....	7,000 00	6,686 42	4,830 00
Vancouver, 1946, 4 p.c.....	7,000 00	6,686 42	5,040 00
Westmount, 1947, 4½ p.c.....	9,000 00	9,090 00	7,560 00
<i>Towns—</i>			
Maisonneuve, 1946, 4½ p.c.....	10,000 00	9,761 97	8,300 00
Owen Sound, 1923, 4½ p.c.....	4,000 00	4,013 58	3,880 00
<i>District—</i>			
Burnaby, 1922, 5 p.c.....	25,000 00	25,500 00	24,750 00
<i>Schools—</i>			
Edmonton, 1921-1938, 5 p.c.....	8,500 00	8,712 65	7,480 00
Saskatoon, 1921-1940, 5 p.c.....	19,000 00	19,478 56	16,340 00
Total on deposit with Receiver General..	\$ 110,500 00	\$ 111,532 10	\$ 99,510 00

Held by the Company.

<i>Governments—</i>			
Dominion of Canada War Loan, 1937, 5 p.c....	\$ 25,000 00	\$ 24,447 50	\$ 25,250 00
Dominion of Canada Victory Loan, 1934, 5½ p.c.	25,000 00	25,000 00	24,750 00
Dominion of Canada Victory Loan, 1937, 5½ p.c.	55,000 00	54,314 42	57,200 00
Dominion of Canada Victory Loan, 1933, 5½ p.c.	20,000 00	20,058 00	20,200 00
Province of Quebec, 1936, 5½ p.c.....	5,000 00	4,950 00	4,950 00
Province of Ontario, 1935, 6 p.c.....	15,000 00	15,300 00	15,450 00
Province of Manitoba, 1941, 6 p.c.....	14,000 00	14,000 00	14,420 00
<i>Cities—</i>			
Kamloops, 1956, 5 p.c.....	5,000 00	4,769 50	3,900 00
Medicine Hat, 1932-1935, 5 p.c.....	12,000 00	11,041 71	10,200 00
Moosejaw, 1921, 4½ p.c.....	10,000 00	9,764 00	9,500 00
Regina, 1929, 5 p.c.....	10,000 00	9,290 80	9,200 00
Strathcona, 1949, 4½ p.c.....	12,000 00	11,786 40	8,760 00
Toronto, 1953, 4½ p.c.....	15,000 00	13,893 75	12,450 00
Toronto, 1951, 6 p.c.....	10,000 00	9,750 00	10,500 00
Winnipeg, 1940/60, 4 p.c.....	4,866 66	3,466 52	3,552 66
Windsor, 1936, 6 p.c.....	7,000 00	6,572 30	7,140 00
Windsor, 1937, 6 p.c.....	10,000 00	9,369 00	10,200 00

12 GEORGE V, A. 1922

THE BOILER INSPECTION—*Concluded*SCHEDULE B—*Concluded.*Bonds and debentures owned by the company, viz.:—*Concluded.**Held by the Company—Concluded.*

Par value. Book value. Market value.

Railways—

Canada Southern Ry., cons. 1st and ref. mtge.

(g'teed by Michigan Central R.R.), 1962,

5 p.c.....\$ 19,000 00

\$ 20,092 50

\$ 18,620 00

Can. N.W. Ry. (g'teed by Alberta), 1943, 4½

p.c.....10,000 00

8,650 10

8,200 00

Miscellaneous—

Hydro Electric Power Commission of Ontario

(g'teed by Prov. of Ontario), 1957, 6 p.c..

20,000 00

13,950 00

15,600 00

Total par, book and market values.....\$ 404,366 66

\$ 391,234 60

\$ 380,052 66

SCHEDULE C.

Stocks owned by the company, viz.:—

630 shares Canada Permanent Mortgage Corp.\$ 6,300 00

\$ 7,748 70

\$ 10,899 00

100 shares Toronto General Trusts Corp.....10,000 00

16,362 50

19,700 00

200 shares Consumers Gas Co.....10,000 00

20,950 12

14,400 00

Total par, book and market values....\$ 26,300 00

\$ 45,061 32

\$ 44,999 00

SESSIONAL PAPER No. 8

THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY, LIMITED

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

Chairman, G. B. HEYWORTH—Secretary, FRANK LLOYD—Principal Office, Liverpool, Eng.—
Chief Agent in Canada, ROBERT J. DALE—Head Office in Canada, Montreal.

(Organized, 1863; incorporated, August 5, 1867. Commenced business in Canada, May 16, 1888.)

CAPITAL.

Amount of joint stock capital authorized and subscribed.....	£ 1,340,000	\$ 6,521,333 33
Amount paid thereon in cash.....	804,000	3,912,800 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debs. on deposit with Receiver General:—

City—	Par value.	Market value.
Montreal, 1926, 4 p.c.....	\$ 112,000 00	\$ 104,160 00
Montreal stock, 1926, 4 p.c.....	3,500 00	3,255 00
Montreal stock, 1927, 4 p.c.....	1,500 00	1,380 00

Total on deposit with Receiver General.....\$ 117,000 00 \$ 108,795 00

Carried out at market value.....\$ 108,795 00

Other Assets in Canada.

Interest accrued.....780 00

Total assets in Canada.....\$ 109,575 00

LIABILITIES IN CANADA.

Reserve of unearned premiums, Sprinkler Leakage, \$614.75; carried out at 80 per cent.... \$ 491 80
Government, municipal and other taxes, due and accrued.....276 83
All other liabilities.....82 30

Total liabilities in Canada.....\$ 850 93

INCOME IN CANADA.

Premiums.	Class of business.	
	Inland Transportation.	Sprinkler Leakage.
	\$ cts.	\$ cts.
Gross premiums written.....	550 28	720 10
Less return premiums.....		252 29
Net premiums written.....	550 28	467 81
Total net premiums written.....	\$ 1,018 09	
Interest earned.....	4,680 00	
Total income in Canada.....	\$ 5,698 09	

12 GEORGE V, A. 1922

THE BRITISH AND FOREIGN MARINE—*Continued*

EXPENDITURE IN CANADA.

Net incurred for claims during the year.....	\$	600 00
Commission and brokerage.....		181 72
Paid for taxes.....		178 94
Paid for sundries.....		15 05
Total expenditure in Canada.....	\$	975 71

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

	Class of Business.	
	Inland Transporta- tion.	Sprinkler Leakage.
	Premiums.	Premiums.
	\$ cts.	\$ cts.
Gross in force at end of 1920.....		1,217 60
Taken in 1921, new and renewed.....	550 28	400 00
Totals.....	550 28	1,617 60
Less ceased.....	550 28	328 10
Gross and net in force at end of 1921.....		1,289 50

SESSIONAL PAPER No. 8

THE BRITISH AND FOREIGN MARINE—*Concluded*
GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

PROFIT AND LOSS ACCOUNT

	£	s.	d.	£	s.	d.
Balance 31 December, 1920.....	298,504	16	2			
Balance Underwriting Account, 1920.....	622,861	5	0	58,625	0	0
Interest Account, 1921.....	101,429	14	5			
				58,625	0	0
Loss on sale of investment.....						117,250 0 0
Claims, returns, etc., and commissions on profits of 1920, settled in 1921.....				392,159	18	3
Amount transferred to Underwriting Suspense Account to close 1920.....				217,000	0	0
Provision for Income Tax on 1920 a/c.....						609,159 18 3
Balance carried down—				58,625	0	0
Of which reserved for Dividend.....				104,807	12	5
Leaving net balance.....						45,730 4 0
						223,432 12 5
	£ 1,022,795	15	7			£ 1,022,795 15 7

UNDERWRITING ACCOUNT

	£	s.	d.	£	s.	d.
To premiums 1921, less returns, reinsurances and foreign taxes.....	827,477	10	0	203,353	2	3
				141,135	11	2
				482,988	16	7
	£ 827,477	10	0			£ 827,477 10 0

BALANCE SHEET

	£	s.	d.	£	s.	d.
Capital—67,000 shares at £20 per share.....£	1,340,000					
Paid up £12 per share.....				2,513,494	8	7
Reserve Fund.....				2,492	16	1
Balance Profit and Loss Account brought down.....				274,253	18	9
Balance Underwriting Account.....				40,620	18	1
Underwriting Suspense and Reinsurance Accounts.....				469,895	0	6
Accounts due by the company.....						
						£ 3,300,757 2 0

12 GEORGE V, A. 1922

THE CASUALTY COMPANY OF CANADA

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, CHAS. S. BLACKWELL—Managing Director and Secretary, A. W. EASTMURE—Principal Office, Toronto.

Incorporated May 19, 1911, by an Act of Parliament of Canada 1-2 George V, cap. 63; amended in 1913 by 3-4 George V, cap. 100, amended in 1915 by 5 George V, cap. 62. On June 14, 1920, its power was extended to include automobile insurance under the provisions of Section 77 of the Insurance Act, 1917. Dominion license issued Nov. 27, 1915.

CAPITAL

Amount of joint stock capital authorized.....	\$	500,000 00
Amount subscribed.....		108,800 00
Amount paid in cash.....		47,333 39
Amount of premium on capital stock paid in by stockholders.....		13,211 61

(For List of Shareholders, see Appendix.)

ASSETS

Bonds and debentures owned, viz.:-

On deposit with Receiver General—

Government—

	Par value	Book value	Market value
Dom. of Canada, War Loan, 1934, 5½ p.c.....	\$ 13,000 00	\$ 12,518 00	\$ 12,870 00
Prov. of Ontario, 1941, 6 p.c.....	2,000 00	2,000 00	2,080 00
Prov. of Saskatchewan, 1936, 6 p.c.....	3,000 00	2,970 00	3,060 00

Cities—

Alberni, B.C., 1934, 6 p.c.....	1,100 00	990 00	1,012 00
Calgary, Alta., 1943, 5 p.c.....	973 32	878 03	807 86
Medicine Hat, Alta., 1942, 5 p.c.....	3,000 00	2,621 10	2,400 00
New Westminster, B.C., 1939, 5 p.c.....	1,000 00	837 40	840 00
Toronto, 1937, 6 p.c.....	2,000 00	1,917 80	2,080 00
Toronto, 1940, 6 p.c.....	2,000 00	2,000 00	2,080 00
Winnipeg, 1941, 6 p.c.....	3,000 00	2,985 00	3,090 00

Towns—

Barrie (g'teed by County of Simcoe), 1937-1939, 5 p.c.	3,000 00	2,756 20	2,750 00
North Bay, 1928, 5 p.c.....	1,281 07	1,161 99	1,217 02
North Bay, 1929, 5 p.c.....	2,289 13	2,066 80	2,174 67
North Bay, 1930, 5 p.c.....	1,453 59	1,306 68	1,366 38

County—

United Counties of Prescott and Russell, 1941, 6 p.c...	3,000 00	2,985 00	3,060 00
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Miscellaneous—

Can. Northern Western Ry. (g'teed by Prov. of Alberta), 1942, 4½ p.c.....	3,000 00	2,275 80	2,460 00
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Total on deposit with Receiver General.....	\$	45,097 11	\$	42,264 30	\$	43,347 93
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Held by the company—

Dom. of Canada War Loan, 1933, 5½ p.c.....	9,000 00	7,822 00	8,080 00
Dom. of Canada War Loan, 1934, 5½ p.c.....	5,000 00	4,743 25	4,950 00
Prov. of Ontario, 1943, 6 p.c.....	3,000 00	2,971 00	3,120 00
City of Toronto, 1940-1942, 6 p.c.....	5,000 00	4,875 00	5,240 00

Total owned by the company.....	\$	66,097 11	\$	62,675 55	\$	64,737 93
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SESSIONAL PAPER No. 8

THE CASUALTY COMPANY OF CANADA—*Continued*ASSETS—*Concluded.*

Carried out at book value.....	\$	62,675 55
Cash at head office.....		911 54
Cash in Royal Bank of Canada, Toronto.....		6,832 80
Market value of bonds and debentures over book value.....		2,062 38
Interest accrued.....		1,412 19
Agents' balances and premiums uncollected:—		
Automobile (B) (\$364.43 on business prior to Oct. 1, 1921).....	\$	2,257 91
Plate Glass (\$813.83 on business prior to Oct. 1, 1921).....		6,306 60
Total.....		8,564 51
Office furniture and fixtures.....		777 11
Gross assets.....	\$	83,236 08
Deduct assets not admitted.....		1,955 57
Net admitted assets.....	\$	81,280 71

LIABILITIES

Net amount of auto (B) claims, unadjusted	\$	2,807 90
Net amount of plate glass claims, unadjusted		2,915 65
Total net amount of unsettled claims.....	\$	5,723 55
Reserve of unearned premiums, Auto (B), \$14,882.05; Plate Glass, \$31,381.41: total \$46,263.46; carried out at 80 per cent.....		37,010 77
Commission due general agents.....		250 75
Salaries, rent, advertising, etc.....		2,971 96
Reinsurance premiums, Plate Glass.....		85 73
Total liabilities.....	\$	46,042 76
Excess of assets over liabilities.....	\$	35,237 95
Capital stock paid in cash.....		47,333 39

INCOME

Premiums	Class of Business	
	Automobile (B)	Plate Glass
	\$ cts.	\$ cts.
Gross premiums written.....	44,451 04	62,571 01
Less reinsurance.....		351 17
Less return premiums.....	8,489 64	10,258 85
Total deduction.....		10,610 05
Net premiums written.....	35,961 40	51,960 99
Net premiums written for all classes of business.....	\$	87,922 39
Premium on capital stock.....		33 34
Interest earned.....		3,127 82
Total income.....	\$	91,083 55

EXPENDITURE

Net losses incurred during the year, auto (B), \$15,466.33; plate glass, \$13,956.88; total	\$	29,423 21
Commission and brokerage.....		34, 53 23
Taxes.....		2,168 30
Fees and travelling expenses:—Fees, auditors', \$208.50; travelling expenses, chief agency, \$25.....		233 50
Miscellaneous expenditure, viz.:—Advertising, \$278.30; postage, telegrams, telephones and express, \$285.96; printing and stationery, \$1,697.01; exchange, \$19.20; sundry, \$1,243.58..		3,524 05
Total expenditure.....	\$	69,802 29

THE CASUALTY COMPANY OF CANADA—*Concluded*

RISKS AND PREMIUMS

	Premiums	
	Automobile (B)	Plate Glass
	\$ cts.	\$ cts.
Gross policies in force at December 31, 1920.....	1,428 14	36,656 21
Taken during 1921, new and renewed.....	44,451 04	62,571 01
Total.....	45,879 18	99,227 22
Deduct terminated.....	16,115 08	33,826 24
Gross in force at December 31, 1921.....	29,764 10	65,400 98
Deduct reinsured.....		412 33
Net in force at December 31, 1921.....	29,764 10	64,988 65

SESSIONAL PAPER No. 8

CHARTERED TRUST AND EXECUTOR COMPANY

(Formerly The Title and Trust Company.)

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921.

President, HON. W. A. CHARLTON—1st Vice-President, NOEL MARSHALL—Manager, JOHN J. GIBSON—Principal Office, 46 King Street W., Toronto.

(Incorporated by an Act of Parliament of Canada, 4-5 Edward VII, cap. 162, July 20, 1905. By an Act of the Parliament of Canada, 5 George V, cap. 70, the name was changed "Chartered Trust and Executor Company." Dominion license issued July 19, 1907.)

CAPITAL

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed for.....	504,000 00
Amount paid in cash.....	484,456 17

(For List of Shareholders, see Appendix)

ASSETS

Book value of real estate (For details see Schedule A).....	\$ 274 79
Amount secured by way of loans on real estate by bonds or mortgage, first liens.....	209,240 05
Amount secured by way of loans on real estate by bonds or mortgage, second liens.....	15,150 00
Amount of loans secured by bonds, stocks or other marketable collaterals. (For details, see Schedule B).....	333,213 02
Book and market value of bonds and debts. (For details, see Schedule C).....	348,934 69
Book and market value of stocks. (For details, see Schedule D).....	34,869 12
Cash at head office.....	22,121 75
Cash in Royal Bank of Canada, Toronto.....	14,077 50
Cash in Home Bank of Canada, Toronto.....	-40 50
Net cash in banks.....	\$ 14,037 00
Interest due, \$4,916.95; and accrued, \$9,406.86.....	14,323 81
Bills receivable.....	3,796 71
Office furniture, plans, etc.....	7,204 10
Advances to trusts and estates.....	113,356 23
Accrued fees and charges.....	50,514 12
All other assets.....	5,750 00
Total.....	\$ 1,174,086 29
Deduct market value of bonds, etc., under book value.....	7,777 03
Gross assets.....	\$ 1,166,309 26
Deduct assets not admitted.....	30,760 81
Net admitted assets.....	\$ 1,135,548 45

LIABILITIES

Dividends declared but not yet due.....	\$ 8,473 49
Dividends, due and unpaid.....	227 50
Guaranteed funds for investment.....	480,776 28
Investment Reserve Fund.....	12,500 00
Taxes, other than on real estate.....	3,064 70
Trust funds.....	109,748 99
All other liabilities.....	10,631 56
Total liabilities.....	\$ 625,422 52
Excess of assets over liabilities.....	\$ 510,125 93
Capital paid in cash.....	484,456 17
Surplus of assets over all liabilities and capital.....	\$ 25,669 76

12 GEORGE V, A. 1922

CHARTERED TRUST AND EXECUTOR COMPANY—*Continued*

INCOME

Interest and dividends earned on investments	\$ 35,563 55
Profit on sale of securities.....	1,355 16
Trusts and Real Estate Commissious, etc.....	70,881 69
Rentals safety deposit boxes.....	277 03
All other income.....	1,772 87
Total income.....	<u>\$ 109,850 30</u>

EXPENDITURE

Paid for taxes and license fees.....	\$ 6,502 84
Dividends paid during the year at 7 per cent.....	33,782 55
Salaries, fees and travelling expenses:—Salaries:—Head office, \$43,923.79; fees:—Directors, \$2,257.25; auditors, \$1,450; travelling expenses, officials, \$322.78.....	47,953 82
Miscellaneous expenditure, viz.:—Advertising, \$2,898.02; postage, telegrams, telephones and express, \$1,565.87; printing and stationery, \$2,714.82; rents, \$5,625; general expense, \$2,189.59; miscellaneous, \$1,561; furniture and fixtures, \$618.79.....	17,173 09
Total expenditure.....	<u>\$ 105,412 30</u>

SCHEDULE A

Real estate owned by the company, viz.:—

	Actual Cost	Book and Market value
Oshawa, Ont., lots 28-29, plan 158.....	\$ 250 00	\$ 295 95
Toronto, north half lot 16 Highland Road, plan 409 E.....	738 29	978 84
Totals.....	<u>\$ 988 29</u>	<u>\$ 1,274 79</u>

SCHEDULE B

Loans on Collaterals, viz.:—

	Par value	Market value	Amount loaned thereon
36 shares Provident Land Co., stock.....	\$ 3,600 00	\$ 3,780 00	\$ 1,800 00
20 shares Berwick Land Co., Ltd.....	2,000 00	1,600 00	
20 shares Provident Land Co., Ltd.....	2,000 00	2,100 00	900 00
Assignment of $\frac{1}{2}$ share in an estate.....	2,666 66	1,800 00	1,224 19
60 shares Wm. Davies Co. Stock.....		1,500 00	
8 shares Berwick Land Co. stock.....	800 00	640 00	1,944 89
Notes Provident Land Co., Ltd.....	810 00	810 00	
25 shares Can. Locomotive Co. stock.....	2,500 00	1,925 00	
5 shares Barrie Tanning Co. Ltd.....	500 00	540 00	2,000 00
16 shares Can. Bread Co., Ltd., Pref.....	1,600 00	1,360 00	1,019 20
Assignment of interest in estate.....	3,205 06	3,205 06	3,084 61
10 shares Bell Telephone Co., Ltd.....	1,000 00	1,060 00	509 33
Totals.....	<u>\$ 20,881 72</u>	<u>\$ 20,760 06</u>	<u>\$ 11,513 02</u>

SCHEDULE C

Bonds and debentures owned, viz.:—

<i>On deposit with Receiver General</i>	Par value	Book value	Market value
<i>Cities—</i>			
Calgary, 1943, 5 p.c.....	\$ 4,866 67	\$ 3,761 92	\$ 4,039 33
Fernie, B.C., 1939, 5 p.c.....	10,000 00	8,400 00	8,200 00
Moosejaw, Sask., 1949, 4 $\frac{1}{2}$ p.c.....	6,000 00	4,920 00	4,440 00
Sault Ste. Marie, 1950, 5 $\frac{1}{2}$ p.c.....	5,000 00	4,403 00	4,600 00
<i>Towns—</i>			
Montreal, East, 1953, 5 p.c.....	4,000 00	3,560 00	3,480 00
Yorkton, Sask., 1941 to 1942, 5 p.c.....	2,177 24	1,850 64	1,741 79
<i>Village—</i>			
West Kildonan, 1944, 5 $\frac{1}{2}$ p.c.....	1,000 00	950 00	900 00
<i>District or Municipality—</i>			
Penticton, B.C., 1941, 5 p.c.....	2,000 00	1,700 00	1,600 00
Summerland, B.C., 1940, 5 p.c.....	2,000 00	1,688 60	1,640 00
<i>School—</i>			
Swift Current, P., 1944, 6 p.c.....	2,000 00	1,980 00	1,000 00
<i>Miscellaneous—</i>			
Hydro.-Elec. Com. of Ontario (gted by Prov. of Ont.) (Essex County Ry. Issue, 1960, 4 $\frac{1}{2}$ p.c.....	42,000 00	34,141 80	34,440 00

Total on deposit with Receiver General

SESSIONAL PAPER No. 8

CHARTERED TRUST AND EXECUTOR COMPANY—*Continued*SCHEDULE C—*Concluded.*Bonds and debentures owned, viz.:—*Concluded.*

<i>Held by the Company</i>	Par value	Book value	Market value
<i>Governments—</i>			
Dom. of Can. Victory Loan, 1924, 5½ p.c.....	\$ 56,450 00	\$ 55,504 84	\$ 55,885 50
Dom. of Canada Victory Loan, 1934, 5½ p.c....	500 00	473 75	495 00
Prov. of Alberta, 1922, 4 p.c.....	11,193 30	10,952 45	11,081 37
Prov. of Alberta, 1922, 6 p.c.....	50,000 00	50,000 00	50,000 00
Prov. of Manitoba, 1947, 4 p.c.....	12,653 33	9,081 29	9,616 53
Prov. of Saskatchewan, 1936, 6 p.c.....	5,000 00	4,925 00	5,100 00
Newfoundland, 1928, 6½ p.c.....	200 00	206 87	214 00
<i>Cities—</i>			
Brantford, Ont., 1922, 5½ p.c.....	1,000 00	995 20	980 00
Calgary, Alta., 1943, 5 p.c.....	4,866 66	3,761 92	4,039 33
Fernie, B.C., 1939, 5 p.c.....	10,000 00	8,400 00	8,200 00
Galt, Ont., 1922, 5½ p.c.....	745 04	742 80	745 04
Galt, Ont., 1923, 6 p.c.....	2,010 50	2,001 25	2,010 50
Guelph, Ont., 1922, 5½ p.c.....	1,044 87	1,041 18	1,034 32
Hull, Que., 1922, 5½ p.c.....	4,000 00	3,991 92	4,000 00
Kitchener, Ont., 1922, 5½ p.c.....	803 30	799 28	795 27
Moosejaw, Sask., 1949, 4½ p.c.....	6,000 00	4,920 00	4,440 00
Red Deer, Alta., 1929, 6 p.c.....	5,000 00	4,496 85	4,600 00
Regina, Sask., 1951, 6½ p.c.....	10,000 00	9,241 20	10,300 00
Regina, Sask., 1963, 5 p.c.....	5,840 00	4,685 43	4,730 40
St. Thomas, Ont., 1922, 4½ p.c.....	1,064 04	1,048 72	1,032 12
Sault Ste. Marie, Ont., 1950, 5½ p.c.....	5,000 00	4,403 00	4,600 00
Toronto, Ont., 1922, 5½ p.c.....	1,000 00	996 20	990 00
Toronto, Ont., 1922, 6 p.c.....	1,000 00	1,000 00	1,030 00
Toronto, Ont., 1934, 5 p.c.....	3,407 46	2,886 46	3,203 01
<i>Towns—</i>			
Essex, Ont., 1922, 5 p.c.....	903 03	892 37	903 03
Kingsville, Ont., 1922, 6½ p.c.....	515 13	515 13	515 13
Melville, Sask., 1952, 5 p.c.....	1,000 00	820 00	650 00
Mimico, Ont., 1922, 6 p.c.....	2,000 00	2,016 53	2,000 00
Mimico, Ont., 1922, 6½ p.c.....	1,856 29	1,856 29	1,856 29
Montreal East, Que., 1953, 5 p.c.....	4,000 00	3,560 00	3,480 00
North Battleford, Sask., 1942, 5½ p.c.....	1,000 00	870 00	800 00
Pembroke, Ont., 1922, 6 p.c.....	2,000 00	2,065 14	2,000 00
Penticton, B.C., 1941, 5 p.c.....	2,000 00	1,700 00	1,620 00
Preston, Ont., 1922, 6 p.c.....	1,842 72	1,842 72	1,842 72
St. Stephen, N.B., 1922, 4 p.c.....	4,000 00	3,960 80	3,960 00
Sudbury, Ont., 1922, 5 p.c.....	1,738 92	1,743 83	1,721 53
Swift Current, Sask., 1944, 6 p.c.....	2,000 00	1,980 00	1,000 00
Thorold, Ont., 1922, 5½ p.c.....	2,074 71	2,062 26	2,067 23
Thorold, Ont., 1922, 6 p.c.....	105 01	105 36	105 01
Walkerville, Ont., 1922, 6 p.c.....	8,647 83	8,647 83	8,647 83
Watford, Ont., 1922, 6 p.c.....	489 32	487 46	489 32
Yorkton, Sask., 1941, 5 p.c.....	1,062 07	902 75	849 65
Yorkton, Sask., 1942, 5 p.c.....	1,115 17	947 89	892 14
<i>Villages—</i>			
Drumheller, Sask., 1929, 6 p.c.....	500 00	455 00	455 00
Grimshy, Ont., 1922, 6 p.c.....	639 34	639 34	639 34
New Toronto, Ont., 1922, 6½ p.c.....	559 79	589 70	555 79
<i>Townships and Districts—</i>			
District of Summerland, B.C., 1940, 5 p.c.....	4,000 00	3,440 00	3,280 00
District of West Kildonan, Man., 1944, 5½ p.c....	1,000 00	950 00	900 00
Twp. of York, Ont., 1923, 5 p.c.....	16,000 00	15,952 00	15,680 00
Twp. of York, Ont., 1922, 6 p.c.....	11,000 00	11,000 00	11,000 00
Twp. of York, Ont., 1925, 6 p.c.....	1,000 00	990 00	1,010 00
<i>Counties—</i>			
Hastings, Ont., 1926, 5 p.c.....	1,456 00	1,357 14	1,412 32
Oxford, Ont., 1922, 6 p.c.....	1,000 00	997 50	1,000 00
Prince Edward, Ont., 1922, 4½ p.c.....	1,301 37	1,297 17	1,281 36
Welland, Ont., 1922, 6 p.c.....	590 00	590 00	590 00

CHARTERED TRUST AND EXECUTOR COMPANY—*Concluded*Bonds and Debentures owned by the Company—*Concluded*.

<i>Held by the Company—Concluded.</i>	Par value	Book value	Market value
<i>Schools—</i>			
Rereshill, Sask., No. 4171, 1922-29, 6½ p.c.....	2,881 50	2,652 18	2,852 68
Roseneath, Sas., 1922-29, 6½ p.c.....	2,710 29	2,560 00	2,607 26
St. Paul, R.C. (Saskatoon) 1956, 5½ p.c.....	1,415 88	1,347 54	1,090 23
Weed Creek., Sask., No. 4352. 1922-35, 8 p.c....	3,852 68	3,852 68	3,882 28
<i>Telephones—</i>			
Gold Eye, Sask., 1936, 8 p.c.....	1,400 00	1,434 15	1,442 00
Turnhill, Sask., 1922, 8 p.c.....	1,000 00	1,023 31	1,030 00
Total par, book and market values.....	<u>\$ 372,938 28</u>	<u>\$ 348,934 69</u>	<u>\$ 348,901 77</u>

SCHEDULE D

Stocks owned, viz.:—	Par value	Book value	Market value
108 shares Provident Land Co.....	\$ 10,800 00	\$ 14,418 00	\$11,340 00
35 shares Brazilian Traction (L.H. and P. Co.)	3,500 00	1,855 00	945 00
8 shares Imperial Bank.....	800 00	1,624 00	1,400 00
22 shares Dominion Bank.....	2,200 00	4,664 00	4,334 00
30 shares Canada Steamship, Pref.....	3,000 00	2,558 12	1,320 00
100 shares Canadian Woollens, Ltd., Pref.....	10,000 00	9,750 00	{ 6,500 00
30 shares Canadian Woollens, Ltd., Com.....	3,000 00		{ 600 00
Total par, book and market values.....	<u>\$ 33,300 00</u>	<u>\$ 34,869 12</u>	<u>\$ 26,439 00</u>

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CONTINENTAL CASUALTY COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, H. G. B. ALEXANDER—Secretary, E. G. TIMME—Principal Office, Chicago, Ill.—
 Chief Agent in Canada, E. T. ALEXANDER—Head Office in Canada, Toronto, Ont.
 (Incorporated, 1914. Dominion license issued, Nov. 6, 1917.)

CAPITAL

Amount of stock authorized, subscribed and paid in cash.....\$ 1,000,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

	Par value	Market value
Bonds on deposit with Receiver General, viz:—		
Dominion of Canada bonds, 1929, 5½ p.c.....	\$ 75,000 00	\$ 76,500 00
Prov. of Manitoba, 1934, 5½ p.c.....	10,000 00	10,200 00
Prov. of Manitoba, 1947, 4 p.c.....	13,626 67	10,356 27
Prov. of British Columbia, 1941, 6 p.c.....	15,000 00	15,450 00
Total on deposit with Receiver General.....	\$ 113,626 67	\$ 112,506 27
Carried out at market value.....		\$ 112,506 27

Other Assets in Canada

Cash at chief agency.....		25 00
Cash in the Dominion Bank of Canada, Toronto, Ont.....		30,496 71
Interest accrued.....		2,467 37
Agents' balances and premiums uncollected, viz:—		
Accident, (\$162.24 prior to Oct. 1, 1921).....	\$ 43,644 46	
Automobile (B) (\$5.96 prior to Oct. 1, 1921).....	142 73	
Liability (\$370.73 prior to Oct. 1, 1921).....	15,720 52	
Sickness (\$149.76 prior to Oct. 1, 1921).....	13,722 43	
Total (\$73,230.14 less commission \$12,623.49).....		60,606 65
All other assets.....		11,650 10
Gross assets in Canada.....	\$ 217,752 10	
Deduct assets not admitted.....		523 00
Net admitted assets in Canada.....	\$ 217,229 10	

LIABILITIES IN CANADA

Net amount of unsettled claims, viz:—		
Accident, unadjusted.....	\$ 4,577 03	
Automobile (B) unadjusted.....	445 30	
Liability, unadjusted.....	13,229 18	
Sickness, unadjusted.....	6,108 36	
Total net amount of unsettled claims.....	\$ 24,359 87	
Reserve of unearned premiums:—		
Accident.....	\$ 64,321 18	
Automobile (B).....	6,578 03	
Liability.....	27,322 65	
Sickness.....	33,156 39	
Total reserve, \$131,378.25; carried out at 80 per cent.....		105,102 60
Taxes due and accrued.....		5,093 36
Agency and other expenses, due and accrued.....		500 00
All other liabilities.....		250 36
Total liabilities in Canada.....	\$ 135,306 19	

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THE CONTINENTAL CASUALTY—*Continued*

INCOME IN CANADA

Premiums	Class of Business			
	Accident	Auto (B)	Sickness	Liability
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	190,010 59	18,937 58	95,923 77	117,642 08
Less return premiums.....	28,829 48	4,325 55	9,782 18	13,167 84
Net premiums written.....	161,181 11	14,612 03	86,141 59	104,474 24
Net premiums written for all classes of business.....	\$ 366,408 97			
Interest earned on bonds, etc.....	4,528 39			
Total income in Canada.....	\$ 370,937 36			

EXPENDITURE IN CANADA

Net losses incurred during the year: Accident, \$44,666.77; Auto (B), \$2,545.10; Liability, \$34,161.48; Sickness, \$37,313.79.....	\$ 118,687 14
Adjustment expenses.....	5,924 74
Commission and brokerage.....	103,910 03
Taxes.....	9,877 75
Salaries, fees, etc.:—Salaries: Head office, \$11,579.05; other, \$25,292.78; travelling expenses, officials, \$323.73.....	37,195 56
Miscellaneous expenditure, viz:—General expenses, \$6,882.16; rents, \$2,794.25; printing and stationery, \$1,494.99; advertising, \$797.71; inspections and surveys, \$2,872.79; collection charges, \$7,601.37; medical fees, \$533; postage, telegrams, telephones and express, \$1,933 79.....	24,910 06
Total expenditure in Canada.....	\$ 300,505 28

SUMMARY OF RISKS AND PREMIUMS IN CANADA

	Class of Business			
	Accident	Auto (B)	Liability	Sickness
	Premiums	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	58,592 33	14,488 12	4,393 78	35,534 67
Taken in 1921, new and renewed.....	190,549 07	18,937 58	96,473 77	118,232 65
Totals.....	249,141 40	33,425 70	100,867 55	153,767 32
Less ceased.....	120,388 93	20,269 65	45,883 76	87,312 25
Gross and net in force at end of 1921.....	128,752 47	13,156 05	54,983 79	66,455 07

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

LEDGER ASSETS

Book value of real estate.....	\$ 72,162 77
Mortgage loans on real estate, first liens.....	2,225,765 00
Loans secured by pledge of bonds, etc.....	175,000 00
Book value of stocks and bonds held by the company.....	3,514,793 93
Cash on hand, in trust companies and in banks.....	298,528 21
Premiums in course of collection.....	2,194,171 07
Bills receivable.....	9,605 63
Other ledger assets.....	407,179 40
Total ledger assets.....	\$ 8,728,706 01

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THE CONTINENTAL CASUALTY—*Concluded*

NON-LEDGER ASSETS

Market value of real estate over book value.....	2,837 23
Market value of bonds and stocks over book value.....	237,807 37
Interest accrued.....	122,391 91
Gross assets.....	\$ 9,091,742 52
Deduct assets not admitted.....	280,352 37
Total admitted assets.....	\$ 8,811,390 14

LIABILITIES

Net amount of unpaid claims.....	\$ 2,286,348 62
Estimated expenses of investigation and adjustment of unpaid claims.....	10,000 00
Unearned premiums.....	3,525,691 91
Commissions, brokerage and other charges due or to become due to agents or brokers.....	538,502 77
Federal, state and other taxes due or accrued (estimated).....	190,428 79
Salaries, rents, etc., due and accrued.....	14,794 52
Voluntary reserve.....	213,110 54
Other liabilities.....	32,512 99
Total liabilities, except capital stock.....	\$ 6,811,390 14
Capital stock paid up.....	1,000,000 00
Surplus over liabilities and capital.....	1,000,000 00
Total liabilities.....	\$ 8,811,390 14

INCOME

Net cash received for premiums.....	\$ 9,727,150 19
Policy fees required or represented by applications.....	22,161 10
Interest and dividends.....	251,845 61
Rents.....	2,400 00
Agents' balances previously charged off.....	245 19
Gross increase, by adjustment, in book value of bonds.....	2,093 76
Gross profit on sale or maturity of ledger assets.....	31 25
Surplus contributed by stockholders.....	400,000 00
All other income.....	9,030 27
Total income.....	\$10,414,957 37

DISBURSEMENTS

Net amount paid for claims.....	\$ 4,270,144 14
Investigation and adjustment of claims.....	503,348 33
Policy fees retained by agents.....	22,161 10
Dividends to stockholders.....	138,000 00
Paid for commission or brokerage to agents, less amount received from reinsurance and return premiums.....	2,571,130 32
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	691,693 02
Salaries, travelling and all other expenses of agents not paid by commissions.....	181,996 43
State taxes on premiums, Insurance Department licenses and fees.....	199,886 62
Rents.....	69,206 74
Taxes on real estate.....	1,887 48
Federal taxes.....	96,343 66
All other licenses, fees and taxes.....	9,197 93
Agents' balances charged off.....	11,395 29
Gross loss on sale or maturity of ledger assets.....	31,577 60
Gross decrease, by adjustment in book value of bonds.....	353 24
All other disbursements.....	583,520 27
Total disbursements.....	\$ 9,483,842 17

EXHIBIT OF PREMIUMS

	Accident	Auto	Sickness
Premiums on risks written or renewed during the year....	\$ 4,139,927 84	\$ 1,621,510 95	\$ 3,156,424 07
Premiums on risks terminated during the year.....	4,228,930 28	1,577,448 14	2,956,561 12
Premiums on net amount in force at December 31, 1921....	2,557,165 92	802,512 71	1,453,468 47

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THE DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, F. W. EVANS—Vice-President, WM. HANSON—General Manager and Secretary, ROBT. WELCH—Head Office, Montreal.

(Incorporated April 26, 1893, by 56 Vic., cap. 78; amended in 1894 by 57-58 Vic., cap. 121, and in 1901 by 1 Edward VII, cap. 95, and in 1903, by 3 Edward VII, cap. 113, and in 1908 by 7-8 Edward VII, cap. 102, and in 1921, by 2 Geo. V, cap. 87; and by 2 Geo. V, cap. 88 the foregoing Acts (except cap. 87, 1912), were repealed and the provisions of said cap. 88 substituted therefor. On September 29, 1918, the power of the Company was expended to include Plate Glass insurance under the provisions of section 77 of the Insurance Act, 1917. Commenced business in Canada, June 6, 1893.)

CAPITAL

Amount of capital stock authorized.....	\$ 1,000,000 00
Amount of capital stock subscribed and paid in cash.....	200,000 00

ASSETS

Amount secured by agreement of sale of Electrical Department's real estate, stock, plant and equipment.....	\$ 159,660 97
Deposit with W. C. Bureau, Quebec.....	956 40
Book value of bonds and debentures. (For details, see Schedule B).....	178,555 65
Cash in Molsons Bank, Montreal.....	8,348 23
Interest due, \$7,271.55; accrued, \$1,266.98.....	8,538 53
Agents' balances and premiums uncollected, viz:—	
Accident (\$973.54 prior to Oct. 1, 1921).....	\$ 5,749 65
Automobile (B) (\$1,835.53 prior to Oct. 1, 1921).....	10,143 29
Guarantee (\$211.10 prior to Oct. 1, 1921).....	967 44
Sickness... (\$906.95 prior to Oct. 1, 1921).....	5,670 19
Burglary (\$312.93 prior to Oct. 1, 1921).....	7,545 97
Liability (\$167.15 prior to Oct. 1, 1921).....	6,487 88
Plate Glass (\$121.88 prior to Oct. 1, 1921).....	1,656 93
Total.....	38,221 35
Bills receivable held by company.....	3,566 63
Furniture and fixtures.....	3,557 13
Amount of premium notes on hand on which policies are issued.....	748 76
Total.....	\$ 401,404 89
Deduct market value of bonds under book value.....	20,609 53
Gross assets.....	\$ 380,795 36
Deduct assets not admitted.....	8,086 21
Net admitted assets.....	\$ 372,709 15

LIABILITIES

Net amount of accident claims, adjusted and unpaid.....	\$ 4,126 00
Net amount of sickness claims, adjusted and unpaid.....	4,512 00
Net amount of burglary claims, adjusted and unpaid.....	8,979 50
Net amount of liability claims, adjusted and unpaid.....	1,998 00
Net amount of automobile (B) claims, adjusted and unpaid.....	9,338 00
Net amount of guarantee claims, adjusted and unpaid.....	1,500 00
Net amount of plate glass claims, adjusted and unpaid.....	400 00
Total net amount of unsettled claims.....	\$ 30,853 50

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THE DOMINION GRESHAM—Continued

LIABILITIES—Concluded.

Reserve of unearned premiums:—

Accident.....	\$ 13,241 24
Guarantee.....	4,743 24
Sickness.....	15,413 13
Burglary.....	27,496 94
Liability.....	11,287 56
Automobile (B).....	36,117 03
Plate Glass.....	5,317 82

Total reserve of \$113,616.96; carried out at 80 per cent.....	\$ 90,893 56
Reinsurance premiums due.....	4,535 48
Directors fees.....	1,000 00
Rent and unpaid accounts and taxes.....	2,000 00
Bad debts reserve.....	1,245 30

Total liabilities (excluding capital stock).....\$ 130,527 84

Excess of assets over liabilities.....\$ 242,181 31

Capital stock paid up.....200,000 00

Surplus of assets over liabilities and capital.....\$ 42,139 31

INCOME

Premiums	Class of Business						
	Accident	Auto (B)	Burglary	Guarantee	Liability	Plate Glass	Sickness
	\$ cts.	\$ cts.	\$ cts.	\$ ct.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	64,400 73	132,027 01	106,818 38	15,950 80	52,283 96	19,300 02	55,289 67
Less reinsurance.....	12,853 38	1,684 98	21,778 58	2,272 93	83 00		4,385 49
Less return premiums.....	18,699 86	44,594 97	23,273 69	2,691 59	5,902 02	8,664 37	14,869 78
Total deduction.....	31,553 24	46,279 95	45,052 27	4,964 52	5,985 02		19,255 27
Net written.....	32,847 49	85,747 06	61,766 11	10,986 28	46,298 94	10,635 65	36,034 40

Net premiums written for all classes of business.....\$ 284,316 13

Interest earned on investments.....22,235 70

Total income.....\$ 306,551 83

EXPENDITURE

Claims	Class of Business						
	Accident	Auto (B)	Burglary	Guarantee	Liability	Plate Glass	Sickness
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross incurred during the year.....	30,202 62	37,692 33	58,765 11	8,807 02	6,767 47	4,207 46	33,625 49
Less reinsurance.....	4,010 95	427 18	10,383 95	1,497 85		80 48	3,214 55
Net incurred for said claims.....	26,191 67	37,265 15	48,381 16	7,309 17	6,767 47	4,126 98	30,410 94

Total net incurred for claims for all classes of business.....\$ 160,452 54

Commission and brokerage.....71,293 51

Taxes.....8,270 61

Salaries, fees and travelling expenses:—Salaries: chief agency, \$24,866.79; other, \$8,560.00; fees: directors, \$2,000.00; auditors, \$500.00; travelling expenses: chief agency, \$3,848.51. 39,775 30

Miscellaneous expenditure, viz: Advertising, \$437.50; expenses, \$120.47; postage, telegrams, telephones and express, \$6,164.58; printing and stationery, \$6,636.09; rents, \$6,513.80; underwriters' boards, associations, etc., \$1,231.49.....21,103 93

Total expenditure.....\$ 300,895 89

THE DOMINION GRESHAM—*Concluded*
SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Class of Business.			
	Accident.	Automobile (B).	Burglary.	Guarantee.
	Premiums.	Premiums.	Premiums.	Premiums.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums in force at end of 1920.....	46,641 50	50,145 15	66,994 36	6,638 38
Taken during 1921—new.....	13,621 35	112,189 43	59,613 62	10,681 77
—renewed.....	50,579 38	19,837 58	47,204 76	5,269 03
Total.....	110,842 23	182,172 16	173,821 74	22,589 18
Deduct terminated.....	71,506 37	108,253 12	97,040 28	10,829 97
Gross in force at end of 1921.....	39,335 86	73,919 04	76,772 46	11,759 21
Deduct reinsured.....	12,853 38	1,684 98	21,778 58	2,272 73
Net in force at end of 1921.....	26,482 48	72,234 06	54,993 88	9,486 48

Risks and Premiums.	Liability.	Plate Glass.	Sickness.
	Premiums.	Premiums.	Premiums.
	\$ cts.	\$ cts.	\$ cts.
Gross premiums in force at end of 1920.....	16,584 80	11,918 87	39,467 63
Taken during 1921—new.....	38,973 68	14,376 09	14,169 01
—renewed.....	13,310 28	4,923 93	1,120 66
Total.....	68,868 76	31,218 89	94,757 30
Deduct terminated.....	46,210 64	20,583 25	59,545 56
Gross in force at end of 1921.....	22,658 12	10,635 65	35,211 74
Deduct reinsured.....	83 00		4,385 49
Net in force at end of 1921.....	22,575 12	10,635 65	30,826 25

SCHEDULE B.

Bonds and debentures owned by the company:—

	Par value.	Book value.	Market value.
†Dom. of Canada War loan, 1937, 5½ p.c.....	\$ 31,050 00	\$ 30,782 38	\$ 31,292 00
<i>Cities—</i>			
Lachine, 1952, 4½ p.c.....	25,000 00	25,000 00	20,250 00
*Lethbridge, 1941, 4½ p.c.....	31,500 00	31,500 00	25,200 00
*Peterborough, 1931, 3¼ p.c.....	15,000 00	14,670 00	12,900 00
*Sydney, 1923, 4 p.c.....	5,000 00	4,785 00	4,850 00
*Sydney, 1932-1934, p.c.....	15,000 00	13,944 50	12,300 00
*Sydney, 1938, 4 p.c.....	5,000 00	4,662 50	3,900 00
*Three Rivers, Que., 1958, 4½ p.c.....	6,000 00	6,000 00	4,680 00
*Three Rivers, Que. (St. Maurice Bridge), 1958, 4½ p.c.....	15,000 00	5,000 00	11,700 00
Three Rivers, 1958, 4½ p.c.....	9,000 00	9,000 00	7,020 00
County of Haldimand, 1920 to 1929, 4 p.c.....	10,898 95	10,211 27	10,244 12
<i>School—</i>			
*Montreal, P., 1923, 4 p.c.....	13,000 00	13,000 00	12,610 00
Total par, book and market value....	\$ 181,448 95	\$ 178,555 65	\$ 157,946 12

*On deposit with Receiver General.

†\$30,000 on deposit with Receiver General.

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THE EXCESS INSURANCE COMPANY, LIMITED

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

Chairman, C. E. HEATH—Secretary, F. E. JOHNSTON—Principal Office, London, Eng.—Chief Agents in Canada, H. E. ANDERSON—Head Office in Canada, Moosejaw, Sask.

(Organized, 1894. Commenced business in Canada, April 17, 1918.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash, £50,000.....\$ 243,333 33

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debts on deposit with Receiver General:—

<i>Governments—</i>	Par value.	Market value.
Dominion of Canada War Loan, 1925, 5 p.c.....	\$ 60,000 00	\$ 58,200 00
British War Stock, 1929/1947, 5 p.c.....	97,333 33	80,786 66
Total on deposit with Receiver General.....	<u>\$ 157,333 33</u>	<u>\$ 138,986 66</u>

Carried out at market value.....\$ 138,986 66

Other Assets in Canada.

Cash in Merchants Bank, Moosejaw.....205 23

Total assets in Canada.....\$ 139,191 89

LIABILITIES IN CANADA.

Amount of unadjusted claims.....\$ 300 00

Total liabilities in Canada.....\$ 300 00

INCOME IN CANADA.

Gross premiums written.....\$ 128,857 90

Deduct reinsurances, \$10,197.89, return premiums, \$517 56.....10,715 45

Net premiums written.....\$ 118,142 45

Total income in Canada.....\$ 118,142 45

EXPENDITURE IN CANADA

Gross losses incurred during the year.....\$ 135,491 58

Deduct reinsurances.....9,259 70

Net losses incurred.....\$ 126,231 88

Commission or brokerage.....36,124 34

Taxes.....2,081 21

Miscellaneous.....2,150 88

Total expenditure in Canada.....\$ 166,588 31

THE EXCESS—*Continued*
PREMIUMS IN CANADA

Premiums.	Class of Business.
	Hail.
	Premiums.
	\$ cts.
Taken in 1921, new.....	118,142 45
Less ceased.....	118,142 45

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THE EXCESS—Concluded

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

UNDERWRITING ACCOUNT

	£	s. d.	£	s. d.
To claims settled.....	198,655	17 3	By premiums, less returns.....	715,119 11 9
To fire brigade tax.....	175	0 0		
To Balance reserve carried forward.....	516,288	14 6		
	£	715,119 11 9		£ 715,119 11 9

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDING DECEMBER 31, 1921

	£	s. d.	£	s. d.
To War taxes.....	102,030	2 8	By balance brought forward.....	61,742 4 9
" Income tax.....	110,300	16 0	Less final dividend paid in March 1921..	25,000 0 0
" Donations.....	852	14 0		
" Lloyd's Subscriptions.....	500	0 0	By Interest and dividends received.....	36,742 4 9
" Branch Offices and other expenses.....	5,807	14 2	By amount transferred from underwriting accounts.....	72,819 16 5
" Notarial fees and Law costs.....	207	12 0		232,246 7 1
" Audit fees.....	589	8 6		
" Commission, Credit Department.....	500	0 0		
	250,788	7 4		
" Loss on exchange.....	18,618	10 4		
" Management expenses for 1921 and commission on 1919 underwriting.....	47,724	12 8		
" Balance carried to balance sheet.....	54,676	1. 11		
	£	341,808 8 3		£ 341,808 8 3

BALANCE SHEET

	£	s. d.	£	s. d.
To Capital.....	500,000	0 0	By Investments at cost.....	1,659,630 5 7
" Reserve fund, as per last account.....	400,000	0 0	Less reserve for depreciation.....	294,529 6 11
" Underwriting accounts—				
1920—Reserve carried forward.....	308,104	6 10	" Mortgages on property in United Kingdom.....	1,365,100 18 8
1921—Reserve carried forward.....	516,288	14 6	" Loans to Limited Companies and others.....	67,252 17 4
			" Funds deposited abroad.....	186,953 1 7
" Sundry creditors.....	824,393	1 4	" Sundry debtors.....	6,886 15 0
" Profit and Loss account.....	127,463	12 6	" Business premises account.....	138,792 13 7
Less Interim dividend paid June, 1921.....	54,676	17 11	" Bills receivable.....	2,500 0 0
	25,000	0 0	" Cash at banks and in hand—	41,257 2 3
			Current account.....	35,123 14 11
			In hand.....	27 14 8
NOTE.—The Contingent Liability for un-			Deposit accounts.....	27,678 13 9
called capital on bank, Insurance and			Deposited with claims Assessors....	10,000 0 0
other shares amounts to £150,000.				
				£ 72,830 3 4
				£ 1,881,533 11 9

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FEDERAL INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, PERCY CHUBB—Secretary, SAMUEL W. KING—Principal Office, Jersey City, N.Y.—
Chief Agent in Canada, W. J. WILCOX—Head Office in Canada, Winnipeg, Man.

CAPITAL

Amount of capital authorized, subscribed and paid in cash.....\$ 1,000,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds and debentures on deposit with Receiver General, viz:—

	Par value	Market value
Dom. of Canada Victory Loan, 1933, 5½ p.c.....	\$ 50,000 00	\$ 50,000 00
Prov. of Ontario, 1928, 6 p.c.....	10,000 00	10,600 00
Total.....	\$ 60,000 00	\$ 61,100 00

Carried out at market value.....\$ 61,100 00

Other Assets in Canada

Interest accrued.....533 33
Total assets in Canada.....\$ 61,633 33

LIABILITIES IN CANADA

Taxes due and accrued.....\$ 462 88
Total liabilities in Canada.....\$ 426 88

INCOME IN CANADA

Hail Risks

Gross premiums written.....\$ 46,515 57
Deduct return premiums, \$3,300.05; reinsurances, \$436.14.....3,736 19
Net premiums written.....\$ 42,779 38
Total income in Canada.....\$ 42,779 38

EXPENDITURE IN CANADA

Hail Risks

Gross losses incurred during the year.....\$ 66,542 39
Less reinsurances.....7,719 13
Net losses incurred.....\$ 58,823 26
Paid for commission or brokerage.....11,764 32
Taxes.....1,647 04
Miscellaneous expenditure, viz:—Printing and stationery, \$480.15; underwriters' boards,
etc., \$157.43; sundry, \$37.50.....675 08
Total expenditure in Canada.....\$ 72,909 70

RISKS AND PREMIUMS IN CANADA

Hail Risks

Premiums

Taken during 1921, new.....\$ 46,515 57
Deduct terminated.....46,515 57

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FEDERAL—*Concluded*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

LEDGER ASSETS

Mortgage loans on real estate, first liens.....	\$ 24,000 00
Book value of bonds and stock owned.....	4,231,948 88
Cash on hand, in banks and in trust companies.....	457,152 24
Agents' balances.....	1,392,698 14
Other ledger assets.....	497,407 82
Total ledger assets.....	\$ 6,603,207 08
Interest due and accrued.....	55,740 25
Gross assets.....	\$ 6,658,947 33
Deduct assets not admitted.....	1,135,224 35
Total admitted assets.....	\$ 5,523,722 98

LIABILITIES

Total amount of unpaid claims.....	\$ 1,439,941 44
Adjustment expenses.....	49,298 18
Dividends declared and unpaid to stockholders.....	100,000 00
Total unearned premiums.....	1,741,083 99
Commission, brokerage, and other charges due or to become due.....	12,039 54
Salaries, rent, etc., due or accrued.....	5,500 00
Federal, state and other taxes due or accrued (estimated).....	110,000 00
Total liabilities except capital.....	\$ 3,457,863 15
Capital stock paid up in cash.....	1,000,000 00
Surplus over all liabilities and capital stock.....	1,065,859 83
Total liabilities.....	\$ 5,523,722 98

INCOME

Total net cash received for premiums.....	\$ 3,360,520 68
Gross increase by adjustment in book value of bonds.....	9,173 20
Interest and dividends.....	245,258 68
Agents' balances previously charged off.....	2,767 81
Gross profit on sale or maturity of bonds.....	12,913 31
Borrowed money.....	100,000 00
Total income.....	\$ 3,730,633 78

DISBURSEMENTS

Net amount paid for claims.....	\$ 2,203,935 72
Investigation and adjustment of claims.....	131,906 04
Agents' compensation and allowances.....	1,353,017 55
Field supervisory expenses.....	24,619 08
Salaries, fees and all other charges of officers, directors, trustees and home office employees	29,297 91
Federal taxes.....	69,343 04
Rents.....	2,427 00
State taxes on premiums, Insurance Department licenses and fees.....	114,402 60
All other fees and taxes.....	54,610 27
Paid stockholders for interest and dividends.....	200,000 00
Agents' balances charged off.....	3,515 38
Gross loss on sale of bonds and stocks.....	24,474 71
Gross decrease by adjustment in book value of bonds.....	3,212 80
Borrowed money.....	100,000 00
All other disbursements.....	72,044 24
Total disbursements.....	\$ 4,386,820 23

THE FIDELITY AND CASUALTY COMPANY OF NEW YORK

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, R. J. HILLAS—Vice-President and Secretary, T. E. GATY—Principal Office, New York
City—Chief Agent in Canada, GEO. A. DECLERCQ—Head Office in Canada, Montreal

(Incorporated March 20, 1876. Dominion license issued May 15, 1905.)

CAPITAL

Amount of capital authorized, subscribed and paid in cash.....\$ 2,000,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds and debs. on deposit with Receiver General, viz:—

	Par value	Market value
<i>Government—</i>		
Dominion of Canada Victory Loan, 1923, 5½ p.c.....	\$ 55,000 00	\$ 55,000 00
Dominion of Canada War Loan, 1931, 5 p.c.....	131,000 00	127,070 00
Dominion of Canada Victory Loan, 1937, 5½ p.c.....	39,000 00	40,560 00
<i>Cities—</i>		
Sherbrooke, 1943, 5 p.c.....	15,000 00	13,350 00
Toronto, 1948, 4 p.c.....	19,953 33	15,563 59
<i>School—</i>		
Toronto, R.C., 1930, 4 p.c.....	32,000 00	27,840 00
Total on deposit with Receiver General.....	\$ 291,953 33	\$ 279,383 59

Carried out at market value.....\$ 279,383 59

Other Assets in Canada

Cash at chief agency in Canada.....	445 73
Cash in Bank of Toronto, Montreal.....	9,331 14
Interest accrued.....	2,951 13

Agents' balances and premiums uncollected, viz:—

Accident.....	\$ 5,770 64
Automobile (B).....	283 27
Burglary.....	5,607 77
Liability.....	401 43
Plate Glass.....	2,057 87
Sickness.....	13,760 28
Steam Boiler.....	10,398 99

Total, (\$38,280.25 less \$11,956.52 commission).....26,323 73

Total assets in Canada.....\$ 318,435 32

LIABILITIES IN CANADA

Net amount of accident claims, unadjusted.....	\$ 12,456 05
Net amount of automobile (B) claims, unadjusted.....	50 00
Net amount of automobile (B) claims, resisted, in suit.....	1,500 00
Net amount of burglary claims, unadjusted.....	389 00
Net amount of liability claims, unadjusted.....	250 00
Net amount of plate glass claims, unadjusted.....	637 05
Net amount of sickness claims, unadjusted.....	3,889 59
Net amount of sickness claims, resisted in suit.....	2,000 00
Net amount of steam boiler claims, resisted, in suit.....	12,766 45

Total net amount of unsettled claims.....\$ 33,937 14
Present value of claims payable by instalment not yet due.....2,000 00

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THE FIDELITY AND CASUALTY—Continued

LIABILITIES IN CANADA—Concluded.

Reserve of unearned premiums—

Accident.....	\$ 35,545 58
Automobile (B).....	1,970 88
Burglary.....	25,291 39
Liability.....	5,495 67
Plate Glass.....	8,244 37
Sickness.....	44,088 04
Steam Boiler.....	59,538 31

Total reserve, \$180,174.24; carried out at 80 per cent.....	\$ 144,139 39
Taxes, due and accrued.....	2,814 33

Total liabilities in Canada.....	\$ 182,890 86
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INCOME IN CANADA

Premiums	Class of Business						
	Accident	Auto (A)	Burglary	Liability	Plate Glass	Sickness	Steam Boiler
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	84,297 16	6,741 68	53,035 08	11,050 80	26,461 20	101,837 88	60,477 42
Gross return premiums.....	15,263 47	3,381 74	13,657 19	2,458 75	11,294 25	16,219 15	23,458 25
Net premiums written.....	69,033 69	3,359 94	39,377 89	8,592 05	15,166 95	85,618 73	37,019 17

Net premiums written for all classes of business.....	\$ 258,168 42
Interest earned on investments.....	14,558 12

Total income in Canada.....	\$ 272,726 54
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EXPENDITURE IN CANADA

Losses	Accident	Auto (B)	Burglary	Liability	Plate Glass	Sickness	Steam Boiler
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year.....	24,528 61	—2,137 54	24,678 42	602 61	6,325 86	61,320 20	3,283 07
Less savings and salvage.....			135 00		190 43	54 80	
Net losses incurred during the year.....	24,528 61	—2,137 54	24,543 42	602 61	6,135 43	61,265 40	3,283 07

Total net losses incurred for all classes of business.....	\$ 118,221 00
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Dividends paid stockholders.....	
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Commission and brokerage.....	78,307 36
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Taxes.....	8,649 71
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Salaries: Travelling expenses:—Salaries:—\$19,416.59; travelling expenses, \$3,586.22.....	23,002 81
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Miscellaneous expenditure, viz.:—Advertising, \$116; Home Office and claims expenses, \$11,000; furniture and fixtures, \$38; inspections and surveys, \$11,726.26; legal expenses, \$100.55; medical examiners' fees, \$68; postage, telegrams, telephones and express, \$3,773.76; printing and stationery, \$84.50; rents, \$3,453.89; underwriters' boards, associations, etc., \$100.63; sundry, \$479.88.....	30,941 47
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Total expenditure in Canada.....	\$ 259,122 35
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THE FIDELITY AND CASUALTY—Continued

SUMMARY OF RISKS AND PREMIUMS IN CANADA

	Accident Premiums	Auto (B) Premiums	Burglary Premiums
	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	83,181 64	15,333 97	45,563 69
Taken in 1921, new and renewed.....	84,297 16	6,741 68	53,035 08
Totals.....	167,478 80	22,075 65	98,598 77
Less ceased.....	96,387 64	18,133 88	48,311 93
Gross and net in force at end of 1921.....	71,091 16	3,941 77	50,286 84

	Liability	Plate Glass	Sickness	Steam Boiler
	Premiums	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	9,999 45	25,387 23	101,102 58	113,178 49
Taken in 1921, new and renewed.....	11,050 80	26,461 20	101,837 88	60,534 93
Totals.....	21,050 25	51,848 43	202,940 46	173,713 42
Less ceased.....	9,707 14	34,866 42	114,764 38	57,370 38
Gross and net in force at end of 1921.....	11,343 11	16,981 71	88,176 08	116,343 04

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

INCOME

Total net cash received for premiums.....	\$17,548,161 61
Interest and dividends.....	997,235 42
Rents.....	204,412 56
Fidelity Insurance Fund, \$1,798.50: suspense account, \$619.04.....	2,417 54
Agent's balances previously charged off.....	46 28
Profit and loss.....	1,270 11
Unapplied premiums.....	3,962 19
Gross profit on sale or maturity of bonds.....	35,327 28
Total income.....	\$18,792,832 99

DISBURSEMENTS

Net amount paid for claims.....	\$ 7,669,964 25
Investigation and adjustment of claims.....	1,132,266 42
Commission or brokerage (less amount received on return premiums and reinsurance).....	4,049,570 27
Cash paid stockholders for interest or dividends.....	480,000 00
Salaries, travelling and all other expenses of agents not paid by commissions.....	1,309,174 05
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	1,071,559 65
Medical examiners' fees and salaries.....	26,176 27
Inspections (other than medical and claim).....	562,729 54
State taxes on premiums, Insurance Department licenses and fees.....	363,864 71
Taxes on real estate.....	38,394 78
Rents.....	144,249 63
Federal taxes.....	199,324 95
All other taxes, licenses and fees.....	23,413 26
Agents' balances charged off.....	335 06
Gross loss on sale or maturity of stocks.....	1,007,005 75
All other disbursements.....	573,482 12
Total disbursements.....	\$18,651,510 71

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THE FIDELITY AND CASUALTY—*Concluded*

LEDGER ASSETS

Book value of real estate.....	\$ 1,296,835 55
Mortgage loans on real estate.....	60,000 00
Premiums in course of collection.....	3,741,640 68
Book value of bonds and stocks.....	20,674,944 88
Cash on hand, in trust companies and in banks.....	962,898 89
Agents' balances and sundry ledger assets.....	198,914 29
Workman's Compensation Reinsurance Bureau.....	302,830 43
All other ledger assets.....	44,889 61
Total ledger assets.....	\$27,282,954 33

NON-LEDGER ASSETS

Reinsurance on paid claims.....	61,123 18
Interest due and accrued.....	246,343 32
Gross assets.....	\$27,590,420 83
Deduct assets not admitted.....	1,518,243 39
Total admitted assets.....	\$26,072,177 44

LIABILITIES

Net amount of unpaid claims.....	\$ 8,696,464 89
Total unearned premiums.....	8,892,237 59
Commissions, brokerage and other charges due or to become due to agents or brokers.....	791,305 34
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	39,508 95
Federal, state and other taxes due or accrued (estimated).....	349,953 58
Reinsurance.....	123,189 61
Expenses of investigation and adjustment of unpaid claims (estimated).....	90,000 00
Fidelity Insurance fund.....	18,886 61
Suspense account.....	8,005 05
Unapplied premiums.....	52,800 99
All other liabilities.....	21,348 14
Total.....	\$19,083,700 75
Capital stock paid in cash.....	2,000,000 00
Surplus beyond capital and other liabilities.....	4,988,476 69
Total liabilities.....	\$26,072,177 44

EXHIBIT OF PREMIUMS

	Premiums written or renewed during the year	Premiums terminated during the year	Net premiums in force at Dec. 31, 1921
	\$ cts.	\$ cts.	\$ cts.
Accident.....	2,426,417 99	2,534,396 49	1,681,824 48
Health.....	2,514,121 01	2,639,576 90	1,693,364 15
Liability.....	5,730,796 81	5,556,247 54	3,616,703 46
Plate Glass.....	1,659,328 90	1,733,970 10	1,115,400 30
Steam Boiler.....	766,107 54	841,856 34	1,677,422 78
Burglary and Theft.....	2,266,958 09	2,114,878 69	1,602,583 15
Fidelity.....	1,550,540 61	1,233,522 64	1,068,922 08
Fly-Wheel.....	218,220 37	200,970 79	439,728 96
Surety.....	2,135,528 46	1,921,394 80	1,618,628 08
Auto and Teams, Property Damage and Collision.....	1,441,748 31	1,536,149 36	913,148 01
Workmen's Compensation.....	5,437,251 35	5,868,986 05	2,275,721 80

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THE GENERAL ANIMALS INSURANCE COMPANY OF CANADA

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, ROBERT NESS—Vice-President, L. A. LAVALLEE, K.C.—Manager, R. A. LEDUC—
Secretary, BARON JOSEPH D'HALEWYN—Principal Office, Montreal, Canada.

(Incorporated by an Act of the Parliament of Canada April 27, 1907. Dominion license issued November 5, 1908.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 500,000 00
Amount subscribed.....	103,800 00
Amount of paid in cash.....	62,275 00
Amount of premium on capital stock paid in by stockholders.....	1,338 50

(For List of Shareholders, see Appendix.)

Bonds and debts. owned:—

ASSETS.

On deposit with Receiver General—

	Par value.	Book value.	Market value.
Dom. of Canada War Loan, 1934, 5½ p.c.....	\$ 20,000 00	\$ 19,646 71	\$ 19,800 00
Dom. of Canada Victory Loan, 1933, 5½ p.c....	20,000 00	20,425 00	20,000 00
Town of Cartierville, 1942, 5 p.c.....	5,000 00	4,906 00	4,500 00
Parish of St. Romuald d'Etchemin, 1939, 5 p.c.....	5,000 00	5,000 00	4,400 00
Municipalité Scolaire de St Jean de la Croix, 1938, 5 p.c.....	11,000 00	11,000 00	10,100 00
Railway:—			
Quebec Ry., L.H. and P. Co., (1st mtge), 1939, 5 p.c.....	7,000 00	4,307 50	4,550 00
Total par, book and market values...	\$ 68,000 00	\$ 65,285 21	\$ 63,550 00
Carried out at book value.....			\$ 65,285 21
Stock owned:			
75 shares Montreal L.H. & P.....	\$ 7,500 00	\$ 5,998 75	\$ 6,675 60
Carried out at book value.....			5,998 75
Cash at head office.....			1,504 29
Cash in Bank of Hochelaga, Montreal.....			292 67
Interest due.....			730 01
Agents' balances and premiums uncollected, viz.:—			
Automobile (B) (74.42 on business prior to Oct. 1, 1921).....		\$ 74 42	
Live Stock in Canada and outside Canada (\$28.80 on business prior to Oct. 1, 1921).....			4,095 67
Plate Glass.....			4,154 37
Total.....			8,324 46
Bills receivable held by the Company.....			109 20
Office furniture, and plans.....			2,441 00
Total.....			\$ 84,685 67
Deduct market value of bonds and stock under book value.....			1,058 96
Gross assets of Company.....			\$ 83,626 71
Deduct assets not admitted.....			2,598 00
Net admitted assets.....			\$ 81,028 71

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THE GENERAL ANIMALS—Continued

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of automobile claims, (A), resisted in suit.....	\$	438 44	
Net amount of auto (B) claims, resisted in suit.....		6,348 90	
Net amount of live stock claims, unadjusted.....		4,972 49	
Total net amount of unsettled claims.....	\$		13,073 96
Reserve of unearned premiums:			
Live Stock.....	\$	17,102 41	
Plate Glass.....		18,770 71	
Total unearned premiums, \$35,872.12; carried out at 80 per cent.....			28,698 49
Reinsurance premiums due (live stock).....			225 40
Taxes due and accrued.....			565 87
Sundry expenses, due.....			249 58
Total liabilities in Canada.....	\$		42,813 30

(2) *Liabilities in Other Countries.*

Reserve of unearned premiums, Live Stock, \$48.00; carried out at 80 per cent.....	\$	38 40	
Total liabilities in other countries.....	\$	38 40	
Total liabilities in all countries (except capital stock).....	\$	42,851 70	
Surplus of assets over liabilities.....	\$	38,177 01	
Capital stock paid in cash.....		62,275 00	

INCOME.

Premiums.	Class of Business.			
	Automobile (B)	Live Stock.		Plate Glass. in Canada.
		In Canada.	Outside Canada.	
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross written.....	2,716 60	58,822 35	174 24	37,372 83
Less reinsurance.....	5,650 02	3,718 04		
Less return premiums.....	2,072 17	6,936 63		9,846 25
Total deduction.....	7,722 19	10,654 67		
Net written.....	5,005 59	48,167 68	174,24	27,426 58
Net premiums written for all classes of business in all Countries.....				\$ 70,762 91
Interest earned on investments.....				3,721 71
Total income.....				\$ 74,484 62

EXPENDITURE.

Claims.	Class of Business.		
	Automobile (B).	Live Stock.	Plate Glass.
	\$ cts.	\$ cts.	\$ cts.
Gross claims incurred during the year.....	10,247 07	38,258 77	10,252,40
Less savings and salvage.....	3,212 68	294 35	767 04
Less reinsurance.....	37 55	9,357 51	
Total deduction.....	2,350 23	9,651 86	
Net incurred for said claims.....	6,996 84	28,606 91	9,485 36

12 GEORGE V, A. 1922

THE GENERAL ANIMALS—*Concluded*

EXPENDITURE IN CANADA—*Concluded.*

Total net incurred for claims for all classes of business in all countries.....	\$	45,089 11
Adjustment expenses incurred.....		351 30
Commission and brokerage.....		24,969 82
Taxes.....		33,197 55
Salaries, fees and travelling expenses:—Salaries, chief agency, \$3,167.60; fees:—directors, \$1,190.00; auditors, \$350.00; Travelling expenses:—chief agency, \$629.21.....		5,336 81
Miscellaneous expenditure, viz.:—Advertising, \$397.45; legal expenses, \$2,602 70; medical examiners' fees, \$45.00; postage, telegrams, telephones and express, \$272.41; printing and stationery, \$741.86; rents, \$551.13; other expenses \$650.13.....		5,260 68
Total expenditure.....	\$	84,205 27

EXHIBIT OF PREMIUMS

	Live Stock.				
	Automobile (B).	In Canada.	Outside Canada.	Total.	Plate Glass.
	Premiums.	Premiums.	Premiums.	Premiums.	
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums in force at end of 1920...	19,295 59	51,799 10	39 00	51,838 10	33,994 51
Taken during 1921—new and renewed....	2,716 60	58,648 61	174,24	58,822 85	37,372 83
Total.....	22,012 19	110,447 71	213 24	110,660 95	71,367 44
Deduct terminated reinsured.....	22,012 19	70,592 09	117 24	70,709 33	28,977 59
Gross in force at end of 1921.....		39,855 62	96 00	39,951 62	42,389 95
Deduct reinsured.....		4,912 43		4,912 43	
Net in force at end of 1921.....		34,943 19	96 00	35,039 19	42,389 85

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THE GUARANTEE COMPANY OF NORTH AMERICA

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President and Managing Director, HENRY E. RAWLINGS—Vice-President, WM. McMASTER—
Secretary, WM. S. CHADWICK—Head Office, 285 Beaver Hall Hill, Montreal.

(Incorporated August 2, 1851, by Act of the Legislature of the Provinces of Canada, 14-15 Vic., cap. 36; amended in 1873 by 36 Vic., cap. 22; and in 1880 by 43 Vic., cap. 71; and in 1881 by 44 Vic., cap. 57. In 1913 the above Acts were consolidated and amended by 3-4 Geo. V., cap. 126. Commenced business in Canada, April 1872. Commenced business in United States, January, 1881.)

CAPITAL.

Amount of capital authorized.....	\$ 1,000,000 00
Amount subscribed.....	668,600 00
Amount paid in cash.....	304,600 00

ASSETS

Book value of real estate held by the company (<i>for details, see Schedule A</i>).....	\$ 340,850 00
Book value of bonds and debts. (<i>for details, see Schedule B</i>).....	1,352,646 45
Book value of stocks (<i>for details see Schedule C</i>).....	791,716 13
Cash on hand at head office and branch offices.....	3,647 84
Cash in banks or trust companies, viz.:—	
Dominion Bank, Montreal: \$12,987.81; Toronto, \$6,738.65.....	\$ 19,726 46
Chase National Bank, New York.....	49,518 08
Bank of Montreal, Montreal.....	46,753 62
Bank of Montreal, Winnipeg.....	10,870 00
Standard Bank of Canada, Toronto.....	9,039 16
Union Trust Co., Pittsburg, Pa.....	19,530 74
Marine Trust Co., Buffalo.....	9,966 57
Philadelphia Trust Co., Philadelphia.....	44,613 10
Commercial Trust Co., Philadelphia.....	5,000 00
Franklin National Bank, Philadelphia.....	5,000 00
Beacon Trust Co., Boston.....	10,000 00
Bank of Montreal, Chicago, current account.....	20,783 99
Total cash in banks or trust companies.....	260,948 62
This Company's equity in funds by New York Excise Committee.....	1,117 28
Interest and dividends due.....	13,267 84
Rents due.....	4,528 07
Agents' balances and premiums uncollected \$6,383.69 was on business prior to Oct. 1, 1921.	41,876 25
Office furniture and fixtures, including safes at head office and branches.....	8,495 55
Total.....	\$ 2,819,089 03
Deduct market value of bonds, stocks under book value.....	89,319 58
Gross assets.....	\$ 2,729,769 45
Deduct assets not admitted.....	14,879 24
Net admitted assets.....	\$ 2,714,890 21

LIABILITIES

(1) *Liabilities in Canada*

Net amount of guarantee claims, unadjusted.....	\$ 27,487 00
Reserve of unearned premiums, \$64,248.53; carried out at 100 per cent.....	64,248 53
Cash dividends to stockholders remaining unpaid, declared, but not yet due.....	9,138 00
Salaries, rent, advertising, etc., due and accrued.....	5,838 69
Taxes due and accrued (estimated).....	6,500 00
Investment reserve fund and surplus reinsurance reserve.....	150,000 00

12 GEORGE V, A. 1922

THE GUARANTEE COMPANY OF NORTH AMERICA—Continued

LIABILITIES—Concluded.

All other liabilities in Canada.....	\$ 1,752 36
Employees' retirement fund.....	100,000 00
Reinsurance premiums, \$3,889.95; return premiums, \$638.22.....	4,528 17
Total liabilities in Canada.....	\$ 369,492 75

(2) Liabilities in other Countries

Net amount of guarantee claims, unadjusted.....	\$ 49,517 00
Reserve of unearned premiums, \$114,199.91; carried out at 100 per cent.....	114,199 91
Taxes due and accrued (estimated).....	12,000 00
Salaries, rent, etc., due and accrued.....	5,395 00
Return premiums, \$186 reinsurance premiums, \$250.91.....	252 77
All other liabilities.....	5,067 90
Total liabilities in other countries.....	\$ 186,432 58
Total liabilities (except capital stock) in all countries.....	\$ 555,925 33
Excess of assets over liabilities.....	\$ 2,158,964 88
Capital stock paid in cash.....	304,600 00
Surplus over liabilities and capital.....	\$ 1,854,364 88

INCOME

	Class of Business	
	In Canada	Countries
Gross premiums written.....	\$ 165,522 80	\$ 294,205 58
Deduct reinsurance.....	\$ 21,000 93	\$ 29,864 61
Deduct return premiums.....	15,232 34	39,552 80
Total deduction.....	\$ 36,233 27	\$ 69,417 40
Net premiums written.....	\$1 27,289 62	\$ 224,788 17
Total net premiums written in all countries.....	\$ 352,077 79	
Interest and dividends earned.....	118,120 64	
Net rents earned.....	10,832 35	
Net income.....	\$ 481,030 78	

EXPENDITURE

Losses	Class of Business	
	In Canada	In other Countries
Gross losses incurred during the year.....	\$ 32,121 29	cts. 196,369 64
Less savings and salvage.....	13,646 92	27,263 36
Less reinsurance.....		36,744 08
Total deduction.....		64,007 44
Net losses incurred.....	18,474 37	132,362 20
Total net incurred for losses in all countries.....	\$ 150,836 57	
Adjustment expenses in Canada.....	1,887 06	
Adjustment expenses outside Canada.....	5,210 41	
Dividends declared.....	67,012 00	
Commission and brokerage.....	50,916 67	

SESSIONAL PAPER No. 8

THE GUARANTEE COMPANY OF NORTH AMERICA—*Continued*EXPENDITURE—*Concluded.*

Taxes.....	19,151 24
Salaries, Fees and Travelling Expenses:—Salaries: Head Office, \$60,763.53, general and special agents, \$21,838.51; Fees: Directors, \$11,990; auditors, \$800; transfer fees, \$199; Travelling Expenses: Officials, \$197.66; agents, \$466.28.....	96,254 98
Miscellaneous Expenditure, viz.:—Advertising, \$3,210.46; inspections and surveys, \$2,589.25; legal expenses, \$2,926.09; office charges, \$2,978.99; loss expenses, \$5,434.31; postage, telegrams, telephones and express, \$6,261.34; printing and stationery, \$9,248.32; rents, \$12,916.92; Benevolence, \$12,916.92; decrease in expenses provided for, \$2,984.72.....	49,952 15
Total expenditure.....	\$ 441,221 08

SUMMARY OF RISKS AND PREMIUMS

	Guarantee Risks		
	In Canada	Outside Canada	Total
	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.
Gross premiums in force at end of 1920.....	166,733 98	255,044 95	421,778 93
Taken during 1921, new.....	72,380 87	109,719 56	182,100 43
Taken during 1921, renewed.....	91,142 02	184,486 02	275,628 04
Total.....	330,256 87	549,250 53	879,507 40
Deduct terminated.....	174,343 63	289,026 18	463,369 81
Gross in force at end of 1921.....	155,913 24	260,224 35	416,137 59
Deduct reinsured.....	24,382 58	27,578 05	51,960 63
Net in force at end of 1921.....	131,530 66	232,646 30	364,176 96

SCHEDULE A.

Real estate owned by Company:—

	Actual cost.	Book value.	Market value.
Head Office and adjoining building Beaver Hall Hill, Montreal.....	\$ 296,678 00	\$ 340,000 00	\$ 442,900 00
Lots 23 and 24, Bl. 9, Park and McCartney's subdiv., Chicago.....	2,500 00	850 00	850 00
Totals.....	\$ 299,187 00	\$340,850 00	\$ 443,750 00

SCHEDULE B.

Bonds and debts. owned by the company, viz.:—
On Deposit with Receiver General.

	Par. value.	Book value.	Market value.
<i>City—</i>			
*Montreal, 1939, 3½ p.c.....	\$ 17,000 00	\$ 6,169 80	\$ 5,320 00
Montreal, 1921, 4 p.c.....	25,500 00	25,665 00	24,480 00
Montreal, 1925, 4 p.c.....	5,000 00	4,997 50	4,750 00
Montreal corp stock 1927, 4 p.c.....	30,300 00	30,005 50	28,179 00
Montreal corp stock, 1925, p.c.....	10,000 00	10,400 00	9,776 00
<i>Schools—</i>			
**Montreal, P.S., 1942, 4 p.c.....	10,000 00	9,417 00	7,800 00
**Winnipeg, S.D. No. 1, 1935, 4p.c.....	10,000 00	9,975 00	8,200 00

Governments—

	Par value.	Book value.	Market value.
Dominion of Canada War Loan, 1925, 5 p.c.....	\$ 50,000 00	\$ 48,750 00	\$ 48,500 00
Dominion of Canada War Loan, 1931, 5 p.c....	50,000 00	48,750 00	48,500 00
Dominion of Canada Victory Loan, 1933, 5½ p.c	300,000 00	302,000 00	303,000 00
Dominion of Canada Victory Loan, 1934, 5½ p.c.	175,000 00	164,842 02	179,250 00
*Dominion of Canada War Loan, 1937, 5½ p.c....	100,000 00	100,000 00	103,890 00

*\$5,000.00 on deposit with Receiver General of Canada.

†\$40,000.00 on deposit with Receiver General of Canada.

**On deposit with Receiver General of Canada

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THE GUARANTEE COMPANY OF NORTH AMERICA—*Concluded*SCHEDULE B—*Concluded*.Bonds and debts. owned by the company, viz.—*Concluded*.*Governments—Concluded.*

Prov. of Manitoba, 1935, 4 p.c.....	20,000 00	20,600 00	16,000 00
Prov. of Ontario, 1936, 6 p.c.....	25,000 00	24,937 50	25,750 00
United States Liberty Loan, 1928 4½ p.c.....	25,000 00	25,000 00	25,500 00
United States Liberty Loan, 1938, 4½ p.c.....	116,200 00	110,990 00	118,524 00
United States Liberty Loan, 1942, 4½ p.c.....	179,150 00	166,400 00	182,733 00

Cities—

Montreal, 1939, 3½ p.c.....	2,000 00	1,762 80	1,600 00
Montreal, 1921, 4 p.c.....	1,100 00	1,100 00	1,056 00
Montreal, 1925, 4 p.c.....	400 00	400 00	372 00
Montreal, 1927, 4 p.c.....	30,300 00	30,703 50	27,876 00
New York, 1960, 1½ p.c.....	142,000 00	142,425 58	146,260 00
New York, 1962, 4½ p.c.....	24,000 00	23,598 75	24,720 00
New York, 1964, 4½ p.c.....	34,000 00	33,436 15	35,020 00
New York, 1966, 4½ p.c.....	10,000 00	9,831 25	10,300 00
Richmond, Va., 1924, 4 p.c.....	14,000 00	14,245 00	14,280 00
Richmond, Va., 1926, 4 p.c.....	1,500 00	1,492 50	1,515 00
Toronto, 1948, 4½ p.c.....	10,000 00	9,300 00	8,500 00
Victoria, B.C., 1925, 4 p.c.....	12,000 00	11,940 00	11,160 00

Railways—

Lake Champlain and St. Lawrence Junction Ry. (g'teed as to interest by C.P.R.) 1940, 4 p.c.....	5,000 00	4,600 00	3,050 00
Montreal Tramways, Deb. stock, perp., 5 p.c.....	25,000 00	16,042 50	18,250 00

Miscellaneous—

Montreal Board of Trade, 2nd Mtg., 1922, 5 p.c.....	2,500 00	2,500 00	2,450 00
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Total held by Company.....	\$1,393,050 00	\$1,352,646 45	\$1,384,882 00
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SCHEDULE C.

Stocks owned by the Company.

Stocks owned by the Company.

		Par value.	Book value.	Market value.	
220	"	Toronto Ry. Co.....	\$ 22,000 00	\$ 29,948 75	\$ 14,740 00
100	"	U.S. Guarantee Company.....	10,000 00	10,000 00	25,800 00
800	"	Western Union Telegraph Company.....	80,000 00	69,225 00	76,800 00
2,161	"	Bell Telephone Co. of Canada.....	216,100 00	252,426 50	229,066 00
700	"	Mackay Companies Prefd.....	70,000 00	49,968 75	44,800 00
297	"	Bank of Montreal.....	29,700 00	64,312 29	63,558 00
1,100	"	Pennsylvania R.R. Co.....	55,000 00	70,308 72	38,500 00
175	"	Merchants Bank of Canada.....	17,500 00	27,014 87	19,650 00
250	"	Great Northern Ry. Co. Prefd. (80 p.c. pd.)	25,000 00	29,986 55	20,000 00
400	"	Molsons' Bank.....	40,000 00	82,577 00	69,200 00
100	"	Chicago, Milwaukee and St. Paul R.R. Co..	10,000 00	12,552 09	2,000 00
1,500	"	Montreal Telegraph Co.....	60,000 00	12,552 09	66,000 00
3 shares	"	Philadelphia Bourse prefd.....	75 00	75 00	88 00
4	"	" common.....	200 00	200 00	13 00
Total par, book and market values.....		\$ 635,575 00	\$ 791,716 13	\$ 670,156 00	

SESSIONAL PAPER No. 8

HARTFORD ACCIDENT AND INDEMNITY COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, R. M. BISSELL—Secretary, J. C. LEE—Principal Office, Hartford, Conn., U.S.A.—
Chief Agent in Canada, P. A. McCALLUM—Head Office in Canada, Toronto.

(Incorporated 193. Commenced business in Canada Aug. 10, 1920.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 2,000,000 00
Amount subscribed and paid in cash.....	1,000,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bond on deposit with Receiver General:—

	Par value.	Market value.
Dom. of Can. Victory Loan, 1937, 5½ p.c.....	\$ 160,000 00	\$ 160,400 00
Carried out at market value.....	\$.....	\$ 160,400 00

Other Assets in Canada.

Cash in Imperial Bank of Canada, Toronto, Ont.....	42,570 88
Interest accrued.....	733 33
Agent's balances and premiums uncollected, viz.:	
Accident.....	\$ 963 52
Automobile (B).....	6,951 77
Burglary.....	5,083 42
Liability.....	1,760 45
Guarantee.....	114 40
Plate Glass.....	619 30
Sickness.....	951 24
Totals.....	16,444 10
Total assets in Canada.....	\$ 226,148 31

LIABILITIES IN CANADA.

Net amount of auto (B) claims, adjusted and unpaid.....	\$ 74 05
Net amount of auto (B) claims, unadjusted.....	2,015 00
Net amount of burglary claims, unadjusted.....	3,131 80
Net amount of liability claims, adjusted and unpaid.....	218 00
Net amount of sickness claims, adjusted and unpaid.....	230 69
Net amount of sickness claims, unadjusted.....	75 00
Total net amount of unsettled claims.....	\$ 5,744 54
Reserve of unearned premiums, viz.:	
Accident.....	\$ 17,28 72
Automobile (B).....	9,585 03
Burglary.....	10,036 50
Liability.....	2,720 90
Guarantee.....	1,036 54
Plate Glass.....	739 35
Sickness.....	1,253 28
Total reserve, \$27,100.42; carried out at 80 per cent.....	21,680 34
Taxes due and accrued.....	832 28
Total liabilities in Canada.....	\$ 28,257 16

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HARTFORD ACCIDENT—Continued

INCOME IN CANADA.

Premiums.	Class of Business.						
	Accident	Auto (B)	Burglary	Guar- antee.	Lia- bility.	Plate Glass.	Sickness.
	\$ cts.	\$ cts.	\$ cts.	cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	4,817 16	22,607 96	29,191 42	2,267 39	7,809 04	1,631 93	3,754 96
Less reinsurance.....	386 29	417 89	5,967 23				14 60
Less return premiums.....	907 54	2,379 34	5,471 90	83 14	1,171 66	178 63	663 16
Total deduction.....	1,293 83	2,797 23	10,539 13				682 76
Net premiums written.....	3,523 33	19,810 73	18,652 29	2,184 25	6,637 38	1,453 30	3,072 20
Net premiums written for all classes of business.....							\$ 55,333 48
Interest and exchange earned on investments.....							9,320 92
Total income in Canada.....							\$ 64,654 40

EXPENDITURE IN CANADA.

Total net incurred for claims:—Accident, \$542.71; Auto (B) \$5,174.54; Burglary, \$7,559.46; Guarantee, \$51.48; Liability, \$268.15; Sickness, \$418.54.....	\$ 14,014 88
Adjustment expenses.....	404 75
Commission and brokerage.....	13,518 27
Taxes.....	1,763 66
Salaries and travelling expenses:—salaries:—\$9,885.43; travelling expenses, 1,127.12.....	11,012 55
Miscellaneous Expenditure, viz.:—Advertising, \$271.51; furniture and fixtures, \$338.25; inspections and surveys, \$15.50; legal expenses, \$160; medical examiners' fees, \$25; postage telegrams, telephones and express, \$495.27; printing and stationery, \$2,819.87; rents, \$1,675; underwriters' boards, associations etc., \$94.74; sundry, \$43.93.....	5,939 17
Total expenditure in Canada.....	\$ 46,653 28

SUMMARY OF PREMIUMS IN CANADA

	Accident	Auto (B)	Burglar
	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	25 00	402 50	1,288 90
Taken in 1921, new and renewed.....	5,230 48	22,621 92	29,191 42
Totals.....	5,255 48	23,024 42	30,480 32
Less ceased.....	1,435 84	3,441 85	6,738 03
Gross in force at end of 1921.....	3,819 64	19,582 57	23,742 29
Less reinsured.....	362 20	412 52	5,794 14
Net in force at end of 1921.....	3,457 44	19,170 05	17,948 15

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HARTFORD ACCIDENT—Continued

SUMMARY OF PREMIUMS IN CANADA—Concluded.

	Liability	Guarantee	Plate Glass	Sickness
	Premiums	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	70 00	231 23	146 20	45 00
Taken in 1921, new and renewed.....	7,497 13	2,567 39	1,632 93	3,339 59
Totals.....	7,567 13	2,798 62	1,778 13	3,384 59
Less ceased.....	2,340 59	786 79	299 42	863 42
Gross in force at end of 1921.....	5,226 54	2,011 83	1,478 71	2,521 17
Less reinsured.....				14 60
Net in force at end of 1921.....	5,226 54	2,011 83	1,478 71	2,506 57

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

INCOME

Net cash received for premiums.....	\$11,353,072 36
Interest and dividends.....	417,090 99
Gross profit on sale or maturity of bonds.....	16,470 30
Total income.....	\$11,786,633 65

DISBURSEMENTS

Net amount paid policyholders for claims.....	\$ 4,457,711 91
Investigation and adjustment of claims.....	679,299 67
Cash paid stockholders for interest and dividends.....	100,000 00
Commission or brokerage to agents (less received on return premiums and reinsurance)....	2,453,836 60
Salaries, travelling and all other expenses of agents not paid by commission.....	366,754 53
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	582,040 21
Salaries and expenses of pay-roll auditors.....	95,093 48
Inspections (other than medical and claims).....	203,395 52
Rents.....	100,025 15
State taxes on premiums, Insurance Department licenses and fees.....	188,852 72
Federal taxes.....	122,825 79
All other licenses, fees and taxes.....	24,755 47
Gross loss on sale of bonds.....	2,253 94
All other disbursements.....	288,619 11
Total disbursements.....	\$ 9,665,464 10

LEDGER ASSETS

Mortgage loans on real estate.....	\$ 8,500 00
Book value of bonds and stocks.....	9,199,657 48
Cash on hand, in trust companies and in banks.....	1,509,909 93
Funds in Workmen's Compensation Bureau.....	161,405 66
Advances made for Surety Bonds.....	117,243 34
Premiums in course of collection.....	2,612,206 01
Bills receivable.....	25,348 71
Other ledger assets.....	157,894 46
Total ledger assets.....	\$13,792,165 59

NON-LEDGER ASSETS

Interest accrued.....	\$ 104,578 57
Market value of bonds and stocks over book value.....	49,313 52
Total.....	\$13,946,057 68
Deduct assets not admitted.....	353,777 78
Total admitted assets.....	\$13,592,279 90

12 GEORGE V, A. 1922

HARTFORD ACCIDENT—*Concluded*

LIABILITIES

Net amount of unpaid claims and expenses of settlement.....	\$ 4,562,976 66
Investigation expenses.....	12,000 00
Total unearned premiums.....	4,855,438 81
Commissions, brokerage and other charges due or to become due to agents or brokers.....	595,253 77
Federal, state and other taxes due or accrued (estimated).....	231,861 00
Salaries, rents, expenses, etc., due or accrued.....	25,198 68
Total liabilities, except capital.....	\$10,282,728 92
Capital stock paid up in cash.....	1,000,000 00
Surplus over capital and other liabilities.....	2,309,550 98
Total liabilities.....	<u>\$ 3,309,550 98</u>

EXHIBIT OF PREMIUMS

	Premiums written or renewed during year	Premiums terminated during the year	Net Premiums in force at Dec. 31, 1921
	\$ cts.	\$ cts.	\$ cts.
Accident.....	442,877 38	390,529 77	307,533 92
Liability.....	1,089,218 67	923,595 70	690,910 87
Burglary.....	1,334,352 78	1,071,585 70	884,200 16
Auto.....	3,723,585 68	3,003,395 48	2,532,353 19
Guarantee.....	2,613,584 91	2,329,615 46	1,701,033 93
Sickness.....	206,752 13	196,388 97	128,376 76

SESSIONAL PAPER No. 8

HARTFORD LIVE STOCK INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, R. M. BISSELL—Secretary, J. L. D. KEARNEY—Principal Office, New York, N.Y.—
Chief Agent in Canada, PETER A. McCALLUM—Head Office in Canada, Toronto.

(Incorporated 1916. Dominion license issued July 29, 1920)

CAPITAL

Amount of capital authorized, subscribed and paid in cash.....\$ 500,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value	Market value
Province of Ontario, 1930, 6 p.c.....	\$ 25,000 00	\$ 25,500 00

Carried out at market value.....\$ 25,500 00

Other Assets in Canada

Cash in Imperial Bank of Canada, Toronto.....	6,485 24
Agents' balances uncollected.....	959 18
Interest accrued.....	62 50

Total assets in Canada.....\$ 33,006 92

LIABILITIES IN CANADA

Net amount of livestock claims, adjusted and unpaid.....	\$ 40 00
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Net amount of livestock claims, unadjusted.....	28,300 00
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Total net amount of unsettled claims.....	\$ 28,340 00
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Total net reserve, \$12,480.11, carried out at 80 p.c.....	9,984 09
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Taxes due and accrued.....	481 60
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Total liabilities in Canada.....\$ 38,805 69

INCOME IN CANADA

Gross premiums written.....	\$ 34,170 25
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Deduct return premiums.....	6,274 90
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Net premiums written.....	27,895 35
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Interest earned.....	\$ 2,568 23
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Total income in Canada.....\$ 30,463 61

EXPENDITURE IN CANADA

Total net amount incurred for all claims in Canada.....	\$ 40,415 00
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Adjustment expenses.....	106 35
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Commission and brokerage.....	4,518 69
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Salaries of general and special agents, \$6,065.32; travelling expenses; officials, \$6,111.08...	12,176 40
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Taxes.....	705 56
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Miscellaneous expenditure, viz.:—Advertising, \$637.54; postage, telegrams, telephones and express, \$710.52; printing and stationery, \$1,127.44; furniture and fixtures, \$81.82; medical examiners' fees, \$64.40; rents, \$18.....	2,639 72
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Total expenditure in Canada.....\$ 60,561 72

12 GEORGE V, A. 1922

HARTFORD LIVE STOCK—*Concluded*
SUMMARY OF PREMIUMS IN CANADA

	Live Stock
	Premiums
	\$ cts.
Taken in 1921, new and renewed.....	34,170 25
Less ceased.....	9,210 02
Gross and net in force at end of 1921.....	24,960 23

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

LEDGER ASSETS

Book value of bonds and stocks owned.....	\$ 719,595 22
Cash on hand, in banks and in trust companies.....	270,040 45
Premiums in course of collection.....	287,016 59
Reinsurance due.....	77,248 73
Total ledger assets.....	\$ 1,353,900 99
Interest due and accrued.....	8,734 64
Due from reinsurance companies on losses paid.....	48,500 00
Gross assets.....	\$ 1,411,135 63
Deduct assets not admitted.....	36,974 96
Total admitted assets.....	\$ 1,374,160 67

LIABILITIES

Total amount of unpaid claims.....	\$ 42,654 90
Total unearned premiums.....	373,932 32
Commission, brokerage, and other charges due or to become due.....	52,501 85
Federal, state and other taxes due or accrued (estimated).....	10,000 00
Total liabilities.....	\$ 479,089 07
Capital stock paid up in cash.....	500,000 00
Surplus over all liabilities and capital stock.....	395,071 60
Total liabilities.....	\$ 1,374,160 67

INCOME

Total net cash received for premiums.....	\$ 936,801 90
Interest and dividends.....	39,129 61
Total income.....	\$ 975,931 51

DISBURSEMENTS

Net amount paid for claims.....	\$ 622,115 30
Investigation and adjustment of claims.....	13,466 89
Commission or brokerage.....	146,334 83
Salaries, fees and all other charges of officers, directors, trustees and home office employees	78,813 27
Salaries, travelling and all other expenses of agents not paid by commissions.....	101,817 85
Inspection (other than medical claim).....	394 45
Rents.....	7,828 10
State taxes on premiums, Insurance Department licenses and fees.....	30,103 48
Federal taxes.....	12,608 99
All other fees and taxes.....	946 72
All other disbursements.....	34,059 33
Total disbursements.....	\$ 1,048,489 21

EXHIBIT OF PREMIUMS

Live Stock

Premiums on policies written or renewed during the year.....	\$ 1,721,157 07
Premiums on policies expired and terminated.....	1,876,643 22
Premiums on policies in force at end of year.....	747,864 64

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*THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, CHAS. S. BLAKE—Secretary, W. R. C. CORSON—Principal Office, Hartford, Conn.—
Chief Agent in Canada, H. N. ROBERTS—Head Office in Canada, Toronto.

(Incorporated in 1866, and amended in 1868, 1874 and 1883. Dominion license issued July 12, 1907.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 2,000 000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bond on deposit with Receiver General—	Par value.	Market value.	
Commonwealth of Massachusetts, 1941, 3 p.c.....	\$ 45,000 00	\$ 39,600 00	
Carried out at market value.....			\$ 39,600 00
Interest accrued.....			675, 00
Total assets in Canada.....			\$ 40,275 00

LIABILITIES IN CANADA.

Nil.

INCOME IN CANADA.

Net premiums written.....	\$ 1,200 00
Interest earned on deposit with Receiver General.....	1,350 00
Total income in Canada.....	\$ 2,550 00

EXPENDITURE IN CANADA.

Nil.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

LEDGER ASSETS.

Book value of real estate.....	\$ 90,000 00
Mortgage loans on real estate, first liens.....	1,673,850 00
Book value of bonds and stocks.....	6,573,230 55
Agents' ledger balances.....	4,317 40
Cash on hand, in trust companies and in banks.....	488,012 05
Gross premiums in course of collection.....	836,584 42
Total ledger assets.....	9,665,994 42

NON-LEDGER ASSETS.

Interest accrued.....	\$ 120,981 61
Market value of real estate over book value.....	60,000 00
Gross assets.....	9,846,976 03
Deduct assets not admitted.....	213,887 84
Total admitted assets.....	9,633,088 19

*This company is licensed to transact in Canada the business of guaranteeing the full and faithful performance of all and every obligation and undertaking assumed by the Boiler Inspection and Insurance Company of Canada under the provisions of its policies.

12 GEORGE V, A. 1922

THE HARTFORD STEAM BOILER—*Concluded*

LIABILITIES.

Total unpaid claims.....	\$ 213,814 87
Unearned premiums.....	4,602,639 11
Commission, brokerage and all other charges due or to become due to agents or brokers...	153,323 92
Federal, state and other taxes due or accrued (estimated).....	200,000 00
Special contingent reserve.....	39,297 32
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	4,000 00
Total liabilities, except capital stock.....	5,213,075 22
Capital stock paid up.....	2,000,000 00
Surplus over all liabilities.....	2,420,012 97
Total liabilities.....	<u>\$ 9,633,088 19</u>

INCOME.

Total net cash received for premiums.....	\$ 2,999,103 68
Interest and dividends.....	407,909 44
Rents.....	18,914,63
Inspections.....	84,426 73
Total cash income.....	<u>\$ 3,530,852 81</u>

DISBURSEMENTS.

Net amount paid for claims.....	382,424 33
Investigation and adjustment of claims.....	3,331 96
Commission and brokerage.....	494,388 54
Interest or dividends to stockholders.....	300,000 00
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees.....	100,686 18
Salaries, travelling and other expenses of agents not paid by commission.....	511,512 26
Inspections, other than medical and claim.....	950,935 06
Rents.....	13,000 00
Taxes on real estate, \$4,259.90; repairs and expenses, \$14,287.74.....	18,547 64
State taxes on premiums, Insurance Department licenses and fees.....	61,293 11
Federal taxes.....	48,135 22
All other licenses, fees and taxes.....	105,985 43
Gross loss on sale or maturity of bonds.....	49,194 72
All other disbursements.....	103,744 54
Total disbursements.....	<u>3,143,179 89</u>

EXHIBIT OF PREMIUMS.

	Steam Boiler.	Fly Wheel.
Premiums written or renewed during the year.....	\$3,219,703 57	\$ 661,499 01
Premiums on risks terminated during the year.....	3,024,037 27	401,350 55
Net premiums in force at December 31, 1920.....	<u>7,336,610 90</u>	<u>1,422,330 79</u>

SESSIONAL PAPER No. 8

*INTERNATIONAL FIDELITY INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, A. A. AETSCHULER—Secretary, C. T. JOHNSON—Principal Office, 15 Exchange Place, Jersey City, N.J.—Chief Agent in Canada, NEIL SINCLAIR—Head Office in Canada, Toronto.

(Incorporated December 27, 1904. Dominion license issued June 2, 1905.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash.....\$ 300,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds on deposit with Receiver General—

	Par value.	Market value.
United States Liberty Loan, 1938, 4½ p.c.....	\$ 5,000 00	\$ 5,100 00

Carried out at market value.....\$ 5,100 00

Total assets in Canada.....\$ 5,100 00

LIABILITIES IN CANADA.

Total net amount of guarantee claims, adjusted and unpaid.....\$ 1,198 99

Total net reserve of unearned premiums, \$3,262.50, carried out at 80 per cent.....2,610 00

Taxes due and accrued200 00

Total liabilities in Canada.....\$ 4,008 99

INCOME IN CANADA.

Gross premiums written.....\$ 7,328 00

Deduct return premiums.....173 00

Net premiums written.....\$ 155 00

Total income in Canada.....\$ 7,155 00

EXPENDITURE IN CANADA.

Total net amount incurred in Canada.....\$ 2,272 11

Taxes.....583 87

Salaries of general and special agents100 00

Miscellaneous expenses: Postage, telegrams, telephone and express, \$72; legal expenses, \$353.96.....425 96

Total expenditure in Canada.....\$ 3,381 94

PREMIUMS IN CANADA.

Guarantee Risks.

	* Premiums.
Gross policies in force at end of 1920.....	\$ 6,680 00

Taken during 1921, new.....	3,097 50
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renewed.....	4,057 50
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Total.....\$ 13,835 00

Less ceased.....7,310 00

Gross and net in force December 31, 1921.....\$ 6,525 00

*Business in Canada is restricted to the issue of contracts or bonds to the Singer Sewing Machine Company as against loss arising from the defaults, neglect or breaches of duty by the employees of said Singer Sewing Machine Company.

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INTERNATIONAL FIDELITY—*Concluded*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

LEDGER ASSETS

Book value of bonds.....	1,397,983 00
Cash on hand, in trust companies and in banks.....	53,160 90
Premiums in course of collection.....	10,387 92
Total ledger assets.....	1,461,531 12

NON-LEDGER ASSETS

Interest accrued.....	14,743 84
Gross assets.....	1,476,274 96
Deduct assets, not admitted.....	3,216 07
Total admitted assets.....	1,473,058 89

LIABILITIES

Net amount of unpaid claims.....	\$ 63,120 63
Unearned premiums.....	86,343 02
Investigation and adjustment of claims.....	4,000 00
Commission and brokerage.....	2,231 31
Salaries, rents, expenses, bills, accounts, fees accrued.....	276 12
Federal Taxes (est).....	16,000 00
Reinsurance, \$7,413.06; return premiums, \$1,478.81.....	8,891 87
Total liabilities, except capital stock.....	\$ 180,862 95
Capital stock paid in cash.....	300,000 00
Surplus.....	992,195 94
Total liabilities.....	\$ 1,473,058 89

INCOME

Net cash received for premiums.....	182,816 71
Policy fees required or represented by applications.....	32 24
Interest and dividends.....	63,783 96
Gross profit on sale or maturity of bonds and stocks.....	750 00
Gross increase, by adjustment, in book value of ledger assets.....	50,859 25
From all other sources.....	76 09
Total income.....	298,318 25

DISBURSEMENTS

Net amount paid for claims.....	62,028 33
Dividends to shareholders.....	60,000 00
Commissions or brokerage including agents' allowances.....	14,519 01
Salaries, fees and all other charges of officers, directors, trustees and home office employees	32,512 28
Rents.....	5,057 14
State taxes on premiums, Insurance Department licenses and fees.....	761 77
Federal taxes.....	1,126 86
Gross decrease, by adjustment, in book value of ledger assets.....	3,243 75
All other disbursements.....	12,736 62
Total disbursements.....	191,985 76

EXHIBIT OF PREMIUMS—FIDELITY RISKS

Amount written or renewed during the year.....	132,832 51
Amount terminated during the year.....	148,399 24
Net amount in force December 31, 1921.....	123,561 55

SESSIONAL PAPER No. 8

LLOYDS PLATE GLASS INSURANCE COMPANY OF NEW YORK

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, W. T. WOODS—Secretary, C. E. W. CHAMBERS—Principal Office, 61 and 63 William Street, New York—Chief Agents in Canada, REED, SHAW and McNAUGHT—Principal Office in Canada, Toronto.

(Incorporated August, 1882. Commenced business in Canada, July 12, 1886)

CAPITAL

Amount of capital authorized, subscribed and paid in cash.....\$ 250,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value	Market value
<i>Governments—</i>		
Dom. of Canada Victory Loan, 1927, 5½ p.c.....	\$ 1,500 00	\$ 1,500 00
Province of Manitoba, 1930, 4 p.c.....	40,000 00	36,400 00
<i>Cities—</i>		
Calgary, 1933, 4½ p.c.....	5,000 00	4,200 00
London, 1940, 4 p.c.....	10,000 00	8,100 00
Montreal (St. Louis), 1937, 4 p.c.....	15,000 00	12,450 00
Regina, 1928, 5 p.c.....	6,000 00	5,580 00
Westmount, 1945, 4 p.c.....	10,000 00	7,800 00
Westmount, 1947, 4½ p.c.....	2,000 00	1,680 00
<i>Town—</i>		
Maisonneuve, 1950, 4½ p.c.....	10,900 00	8,938 00

Total on deposit with Receiver General.....\$ 100,400 00 \$ 86,648 00

Carried out at market value.....\$ 86,648 00

Other Assets in Canada

Interest accrued.....1,057 78
Agents' balances and premiums uncollected.....1,143 16

Total assets in Canada.....\$ 88,848 94

LIABILITIES IN CANADA

Net amount of claims, unadjusted.....\$ 2,800 00
Reserve of unearned premiums, \$28,365 88; carried out at 80 per cent.....22,692 70
Taxes due and accrued.....1,822 13

Total liabilities in Canada.....\$ 27,314 83

INCOME IN CANADA

Gross premiums written.....\$ 78,334 12
Deduct return premiums.....27,927 68

Net premiums written.....\$ 50,406 44
Interest earned on investments.....4,188 00

Total income in Canada.....\$ 54,594 44

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LLOYDS PLATE GLASS—*Continued*

EXPENDITURE IN CANADA

Total net amount incurred for claims.....	\$ 13,022 49
Commission and brokerage.....	20,616 90
Salaries and travelling expenses.....	1,709 57
Taxes.....	2,780 08
Miscellaneous expenditure, viz.:—Advertising, \$92.27; postage, telegrams, telephones, express and duty, \$620.48; legal expenses, \$19; printing and stationery, \$365.90; underwriters' expenses, \$550.92.....	1,647 87
Total expenditure in Canada.....	<u>\$ 39,776 91</u>

PREMIUMS IN CANADA

Plate Glass

	Premiums
Gross policies in force at end of 1920.....	\$ 85,235 14
Taken during 1921, new and renewed.....	78,344 12
Total.....	<u>\$ 163,569 26</u>
Deduct terminated.....	106,837 50
Gross and net in force at December 31, 1921.....	<u>\$ 56,731 76</u>

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

LEDGER ASSETS

Mortgage loans on real estate, first liens.....	\$ 469,500 00
Book value of stocks and bonds held by the company.....	946,902 89
Cash on hand, in trust companies and in banks.....	75,532 10
Premiums in course of collection.....	218,586 33
Total ledger assets.....	<u>\$ 1,710,521 23</u>

NON-LEDGER ASSETS

Interest accrued.....	\$ 20,588 94
Market value of bonds and stocks over book value.....	12,128 20
Sundry account.....	145 00
Salvage and new glass on hand.....	2,545 61
Gross assets.....	<u>\$ 1,745,928 98</u>
Deduct assets not admitted.....	7,864 55
Total admitted assets.....	<u>\$ 1,738,064 43</u>

LIABILITIES

Net amount of unpaid claims.....	\$ 68,892 50
Reserve for unearned premiums.....	608,222 99
Commissions, brokerage and other charges due or to become due to agents or brokers.....	74,694 33
Federal, state and other taxes due or accrued (estimated).....	180,000 00
Salaries, rents, etc., due and accrued.....	195 53
Return premiums.....	792 30
Other liabilities.....	132 49
Total liabilities, except capital stock.....	<u>932,930 14</u>
Capital stock paid up.....	250,000 00
Surplus over capital and liabilities.....	555,134 29
Total liabilities.....	<u>\$ 1,738,064 43</u>

INCOME

Net cash received for premiums.....	\$ 1,145,719 25
Interest and dividends.....	52,285 74
From agents' balances previously charged off.....	428 53
Gross profit on sale or maturity of ledger assets.....	3,547 25
From all other sources.....	132 49
Total income.....	<u>\$ 1,202,063 26</u>

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LLOYDS PLATE GLASS—*Concluded*

DISBURSEMENTS

Net amount paid for claims.....	\$ 384,637 58
Dividends to stockholders.....	50,000 00
Paid for commission or brokerage to agents, less amount received from reinsurance and return premiums.....	401,736 11
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	96,420 28
Salaries, travelling and all other expenses of agents not paid by commission.....	3,835 12
State taxes on premiums.....	21,682 49
Insurance Department, licenses and fees.....	8,412 85
Rents.....	17,641 76
All other licenses, fees and taxes.....	17,550 77
Federal taxes.....	533 00
All other disbursements.....	38,970 09
Gross loss on sale or maturity of ledger assets.....	6 25
Total disbursements.....	<u>\$ 1,041,426 30</u>

EXHIBIT OF PREMIUMS

Premiums on plate glass risks written or renewed during the year.....	\$ 1,612,968 08
Premiums on risks terminated during the year.....	1,837,654 64
Premiums on net amount in force at December 31, 1921.....	<u>1,216,445 98</u>

12 GEORGE V, A. 1922

LOYAL PROTECTIVE INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, S. A. ALLEN—Secretary, F. R. PARKS—Principal Office, Boston, Mass.—Chief Agent in Canada, WILLIAM ATKINS—Head Office in Canada, Toronto.

(Incorporated 1909. Dominion license issued February 13, 1913.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash.....\$ 100,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bonds and debentures on deposit with Receiver General, viz:—

<i>Governments—</i>	Par value.	Market value.
Dom. of Can. Victory Loan, 1933, 5½ p.c.....\$	15,000 00	\$ 15,150 00
Dom. of Can. Victory Loan, 1924, 5½ p.c.....	10,000 00	9,900 00
Prov. of Alberta, 1924, 4½ p.c.....	10,000 00	0,100 00
Prov. of Ontario, 1941, 4 p.c.....	13,000 00	13,520 00
Massachusetts State, 1941, 3 p.c.....	5,000 00	4,400 00
Massachusetts State, 1923, 3½ p.c.....	1,000 00	1,030 00
Massachusetts State, 1924, 3½ p.c.....	5,000 00	5,150 00
Massachusetts State, 1929, 3½ p.c.....	3,000 00	3,000 00
<i>City—</i>		
Vancouver 1924, 4½ p.c.....	10,000 00	9,600 00
Total on deposit with Receiver General.....\$	72,000 00	\$ 71,850 00

Carried out at market value.....\$ 71,850 00

Other Assets in Canada.

Cash at head office.....	1,103 57
Cash in Standard Bank, Toronto.....	43,928 90
Interest accrued.....	1,080 00
Office furniture and plans.....	1,500 00

Gross assets in Canada.....\$ 119,462 47

Deduct assets not admitted.....1,500 00

Net admitted assets in Canada.....\$ 117,962 47

LIABILITIES IN CANADA.

Net amount of accident and sickness claims, unadjusted.....\$ 26,985 50

Net amount of accident and sickness claims, resisted, in suit.....119 00

Total net amount of unsettled claims.....27,104 50

Reserve of unearned premiums, \$43,263.42; carried out at 100 per cent.....\$ 43,263 42

Due and accrued for salaries, rent, advertising, agency and other expenses.....480 09

Taxes due and accrued.....4,450 55

Premiums paid in advance.....6,095 50

Estimated cost of adjusting claims.....188 88

Total liabilities in Canada.....\$ 81,582 94

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LOYAL PROTECTIVE—Continued

INCOME IN CANADA.

Accident and Sickness Risks.

Gross written premiums.....	\$	229,817 15	
Deduct return premiums.....		<u>1,167 45</u>	
Net written premiums.....	\$		228,649 70
Interest earned.....			3,558 13
Received from policy fees.....			25,502 10
Advances to agents.....			<u>398 03</u>
Total income in Canada.....	\$		<u><u>258,107 96</u></u>

EXPENDITURE IN CANADA.

Net incurred for claims during the year.....	\$	137,407 04	
Paid for commission or brokerage.....		37,516 27	
Salaries of head office officials, \$6,250.50; do of agents, \$2,653.50; travelling expenses: officials, \$159.64; agents, \$3,970.27.....			13,063 91
Taxes, licenses, etc.....			<u>6,460 15</u>
Miscellaneous expenditure, viz.:—Advertising, \$952.50; office supplies, 414.75; insurance and bonding companies, \$1,258.94; postage, telegrams, telephones and express, \$3,038.51 printing and stationery, \$2,772.63; rent, \$1,090; legal expenses, \$122.37; Bank exchange \$5,853.88; proportion Home Office expenses, \$37,385.98.....			52,889 56
Total expenditure in Canada.....	\$		<u><u>247,962 04</u></u>

PREMIUMS IN CANADA.

Accident and Sickness.

			Premiums.
Gross policies in force at end of 1920.....	\$	56,563 75	
Taken during 1921 new and renewed.....		<u>229,817 15</u>	
Total.....	\$		286,380 90
Deduct terminated.....		<u>221,485 77</u>	
Gross and net in force at December, 31 1921.....	\$		<u><u>64,895 13</u></u>

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

LEDGER ASSETS

Book value of bonds and stocks owned.....	\$	536,170 62	
Cash on hand, in banks and in trust companies.....		<u>202,392 44</u>	
Total ledger assets.....	\$		738,563 06
Interest due and accrued.....		<u>6,912 71</u>	
Gross assets.....	\$		745,475 77
Deduct assets not admitted.....		<u>1,853 49</u>	
Total admitted assets.....	\$		<u><u>743,622 28</u></u>

LIABILITIES.

Total amount of unpaid claims.....	\$	162,000 00	
Expenses of investigation and adjustment of unpaid claims (estimated).....		840 56	
Total unearned premiums.....		<u>203,106 75</u>	
Commission, brokerage, and other charges due or to become due.....		4,720 23	
Salaries, rent, etc., due or accrued.....		<u>879 87</u>	
Federal, state and other taxes due or accrued (estimated).....		26,026 13	
Total liabilities.....	\$		397,573 54
Capital stock paid up in cash.....		<u>100,000 00</u>	
Surplus over all liabilities and capital stock.....		<u>246,049 74</u>	
Total liabilities.....	\$		<u><u>743,622 28</u></u>

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LOYAL PROTECTIVE—*Concluded*

INCOME.

Total net cash received for premiums.....	\$ 973,201 97
Policy fees required or represented by applications.....	129,320 00
Interest and dividends.....	27,363 83
Agents' balances previously charged off.....	6,552 83
Gross profit on sale of bonds.....	25 00
Total income.....	<u>\$ 1,136,463 63</u>

DISBURSEMENTS.

Net amount paid for claims.....	\$ 552,480 47
Investigation and adjustment of claims.....	8,181 27
Policy fees retained by agents.....	129,142 19
Commission or brokerage.....	55,673 32
Salaries, fees and all other charges of officers, directors, trustees and home office employees	134,441 80
Salaries, travelling and all other expenses of agents not paid by commissions.....	56,359 26
Medical examiners' fees and salaries.....	260 00
Rents.....	11,027 21
State taxes on premiums, Insurance Department licenses and fees.....	20,780 97
Federal taxes.....	12,288 56
All other fees and taxes.....	3,410 85
Paid stockholders for interest or dividends.....	10,000 00
Agents' balances charged off.....	8,140 64
Gross loss on sale or maturity of ledger assets.....	9,000 00
All other disbursements.....	59,497 79
Total disbursements.....	<u>\$ 1,070,684 33</u>

EXHIBIT OF PREMIUMS.

Accident and Sickness.

Premiums on policies written or renewed during the year.....	\$ 978,313 47
Premiums on policies expired and terminated.....	966,327 47
Premiums on policies in force at end of year.....	<u>294,781 75</u>

SESSIONAL PAPER No. 8

LUMBERMEN'S MUTUAL CASUALTY COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, JAMES KEMPER—Secretary, E. E. HOOPER—Principal Office, Chicago, Illinois—
Chief Agent in Canada, E. D. HARDY—Principal Office in Canada, Ottawa.

(Incorporated August, 1912. Dominion license issued July 23, 1920)

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds on deposit with Receiver General, viz.:—	Par value	Market value
Dominion of Canada War Loan, 1934, 5½ p.c.....	\$ 21,000 00	\$ 20,790 00
Carried out at market value.....		\$ 20,790 00
<i>Other Assets in Canada</i>		
Cash in Bank of Montreal, Montreal.....		8,312 24
Interest accrued.....		192 50
Agents, balances and premiums uncollected.....		1,358 09
Total assets in Canada.....		\$ 30,652 83

LIABILITIES IN CANADA

Net amount of auto claims, unadjusted.....	\$ 1,000 00
Reserve of unearned premiums.....	3,962 28
Fees.....	500 00
Total liabilities in Canada.....	\$ 5,462 28

INCOME IN CANADA

Gross premiums written.....	\$ 11,996 80
Deduct return premiums.....	5,290 15
Net premiums written.....	\$ 6,706 65
Interest earned.....	1,396 15
Total income in Canada.....	\$ 8,102 80

EXPENDITURE IN CANADA

Net losses incurred during the year.....	\$ 1,753 20
Adjustment expenses.....	120 00
Paid for commission and brokerage.....	1,490 59
Insurance Department fees.....	245 05
Total expenditure in Canada.....	\$ 3,608 84

PREMIUMS IN CANADA

<i>Auto (B)</i>	Premiums
	\$ cts.
Gross in force at end of 1920.....	1,022 38
Taken in 1921, new and renewed.....	11,996 80
Totals.....	\$ 13,019 18
Less ceased.....	5,094 61
Gross and net in force at end of 1921.....	\$ 7,924 57

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LUMBERMEN'S MUTUAL CASUALTY—*Concluded*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

LEDGER ASSETS

Mortgage loans on real estate, first liens.....	\$ 50,100 00
Book value of stocks and bonds held by the company.....	1,044,926 54
Cash on hand, in trust companies and in banks.....	91,581 38
Premiums in course of collection.....	322,519 40
Total ledger assets.....	<u>\$ 1,509,127 32</u>

NON-LEDGER ASSETS

Market value of bonds and stocks over book value.....	60,343 46
Interest accrued.....	15,486 43
Reinsurance losses due.....	1,085 00
Gross assets.....	\$ 1,586,042 21
Deduct assets not admitted.....	19,147 18
Total admitted assets.....	<u>\$ 1,566,895 03</u>

LIABILITIES

Net amount of unpaid claims.....	\$ 505,205 74
Unearned premiums.....	626 279 14
Salaries, rents, expenses, etc., due or accrued.....	500 00
Reinsurance premiums.....	2,848 26
Voluntary Reserve.....	41,801 26
Federal, state and other taxes due or accrued (estimated).....	20,000 00
Estimated expenses of investigation and adjustment of claims.....	6,297 00
Total liabilities, except capital stock.....	\$ 1,202,931 40
Surplus as regards policyholders.....	363,963 63
Total liabilities.....	<u>\$ 1,566,895 03</u>

INCOME

Net cash received for premiums.....	\$ 1,734,951 59
Interest and dividends.....	40,576 30
Total income.....	<u>\$ 1,775,527 89</u>

DISBURSEMENTS

Net amount paid for claims.....	\$ 577,365 46
Dividends to policyholders.....	296,337 67
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	183,666 78
Salaries, travelling and all other expenses of agents not paid by commission.....	25,381 33
State taxes on premiums, Insurance Department licenses and fees.....	22,039 67
Rents.....	6,065 36
All other licenses, fees and taxes.....	436 37
Federal taxes.....	14,234 47
Investigation and adjustment of claims.....	204,201 93
All other disbursements.....	89,625 70
Total disbursements.....	<u>\$ 1,439,947 33</u>

EXHIBIT OF PREMIUMS

Premiums on Automobile (B) risks written or renewed during the year.....	\$ 833,150 60
Premiums on risks terminated during the year.....	191,389 07
Premiums on net amount in force at December 31, 1921.....	<u>630,257 07</u>

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MARYLAND CASUALTY COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, F. HIGHLANDS BURNS—Secretary, JOHN A. HARTMAN—Principal Office, Baltimore, Md., U.S.A.—Chief Agent in Canada, F. J. LIGHTBOURN—Head Office in Canada, Toronto.

(Incorporated March 1898. Commenced business in Canada, May 12, 1903)

CAPITAL

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 3,500,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Market value of bonds and debentures on deposit with Receiver General (for details, see Schedule B).....\$ 471,848 91

Other Assets in Canada

Cash at head office.....200 00

Cash in banks and loan company, viz.:—

Central Canada Loan and Savings Co., Toronto.....	\$ 33,793 36
Royal Bank of Canada, Montreal.....	9,714 40
Royal Bank of Canada, Toronto.....	10,488 34

Total cash in banks and loan company.....53,996 10

Interest due and accrued.....4,724 10

Special deposit with Province of Manitoba.....23,035 82

Agents' balances and premiums uncollected, viz.:

Accident (\$30 accrued prior to Oct. 1, 1921).....	\$ 5,518 28
Automobile (B).....	1,955 09
Burglary (\$307.43 accrued prior to Oct. 1, 1921).....	6,764 98
Forgery.....	149 25
Liability.....	7,335 91
Guarantee (\$220.91 accrued prior to Oct. 1, 1921).....	2,266 92
Plate Glass (\$4,010.84 accrued prior to Oct. 1, 1921).....	5,647 58
Sickness.....	6,744 56
Sprinkler Leakage.....	1,776 38
Steam Boiler.....	1,553 44

Total, \$39,712.39; (less \$12,185.63 commission).....27,526 76

Gross assets in Canada.....\$ 581,331 69

Deduct assets not admitted.....2,993 45

Net admitted assets in Canada.....\$ 578,338 24

LIABILITIES IN CANADA

Unsettled claims:—

Accident, unadjusted.....	\$ 4,087 42
Automobile (B) unadjusted.....	1,926 20
Burglary, unadjusted.....	11,167 07
Liability, unadjusted.....	39,069 90
Guarantee, unadjusted.....	300 00
Plate Glass, unadjusted.....	1,089 04
Sickness, unadjusted.....	5,718 47
Sprinkler Leakage, unadjusted.....	2,978 00
Steam boiler.....	210 75

Net amount of unsettled claims.....\$ 66,546 85

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MARYLAND CASUALTY—Continued

LIABILITIES IN CANADA—Concluded

Reserve of unearned premiums, viz.:—

Accident.....	\$ 19,242 33
Automobile (B).....	18,211 32
Burglary.....	54,532 10
Liability.....	12,426 46
Forgery.....	117 87
Guarantee.....	8,750 80
Plate Glass.....	5,904 80
Sprinkler Leakage.....	42,608 89
Steam Boiler.....	36,133 39
Sickness.....	23,518 39

Total reserve, \$221,446.35; carried out at 80 per cent. \$ 117,157 08
 Taxes due and accrued..... 28,180 34

Total liabilities in Canada..... \$ 271,884 27

INCOME IN CANADA

Premiums	Class of Business				
	Accident	Auto (B)	Burglary	Forgery	Guarantee
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	49,796 19	46,064 95	84,619 63	235 75	20,045 19
Less reinsurance.....			285 90		
Less return premiums.....	11,311 54	9,335 76	15,644 97		3,432 58
Total deduction.....			15,930 87		
Net premiums written.....	38,484 65	36,729 19	68,688 76	235 75	16,612 61

Premiums	Class of Business				
	Liability	Plate Glass	Sickness	Sprinkler	Steam Boiler
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums written.....	80,235 42	14,289 88	60,861 98	29,677 72	25,717 20
Less return premiums.....	11,886 93	2,159 96	13,825 20	7,252 17	6,137 05
Net premiums written.....	68,348 49	12,129 92	47,036 78	22,425 55	19,580 15

Net premiums written for all classes of business..... \$ 330,271 85
 Interest earned on investments..... 23,626 77
 Income from all other sources..... 7 50

Total income in Canada..... \$ 353,906 12

EXPENDITURE IN CANADA

Losses	Class of Business				
	Accident	Auto (B)	Burglary	Guarantee	Liability
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross losses incurred during the year	16,029 27	11,365 73	58,861 26	—3,729 16	22,224 77
Less savings and salvage.....	878 09	365 50	294 00	5,078 37	615 79
Net losses incurred.....	15,151 18	11,000 23	58,567 26	—8,807 53	21,608 98

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MARYLAND CASUALTY—Continued

EXPENDITURE IN CANADA—Concluded.

Losses.	Plate Glass	Sickness	Sprinkler	Steam Boiler	
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Gross losses incurred during the year.....	4,643 38	29,764 93	36,366 37	3,465 77	
Less savings and salvage.....	18 75	554 32	79 50		
Net losses incurred.....	4,624 63	29,210 61	36,286 87	3,465 77	
Total net losses incurred for all classes of business.....					\$ 171,808 00
Commission and brokerage.....					101,802 84
Taxes.....					21,510 89
Salaries and travelling expenses:—Salaries:—Chief Agency, \$5,439.98; travelling expenses:—chief agency, \$1,082.94.....					6,522 92
Miscellaneous expenditure, viz.:—Advertising, \$163.06; workmens' compensation board, \$1,554.84; office expenses, \$255.80; duty, \$490.70; boiler inspection, \$9,844.30; insurance dept. fees, \$235.45; postage, telegrams, telephones and express, \$402.93; printing and stationery, \$1,381.27; rents, \$690; underwriters' boards, associations, etc., \$1,550.13					16,568 48
Total expenditure in Canada.....					\$ 317,513 13

PREMIUMS IN CANADA

	Accident	Auto (B)	Burglary	
	Premiums	Premiums	Premiums	
	\$ cts.	\$ cts.	\$ cts.	
Gross in force at end of 1920.....	53,295 27	38,565 23	146,859 11	
Taken in 1921, new and renewed.....	49,796 19	46,064 95	84,619 63	
Totals.....	103,091 46	84,630 18	231,478 74	
Less ceased.....	64,606 80	48,207 54	109,990 96	
Gross in force at end of 1921.....	38,484 66	36,422 64	121,487 78	
Loss reinsured.....			250 00	
Net in force at end of 1921.....	38,484 66	36,442 64	121,237 78	
	Forgery	Guarantee	Liability	
	Premiums	Premiums	Premiums	
	\$ cts.	\$ cts.	\$ cts.	
Gross in force at end of 1920.....		28,066 62	26,525 32	
Taken in 1921, new and renewed.....	235 73	20,045 19	80,235 42	
Totals.....		48,111 81	106,760 74	
Less ceased.....		30,428 90	81,726 81	
Gross and net in force at end of 1921.....	235 73	17,682 91	25,033 93	
	Plate Glass	Sickness	Sprinkler Leakage	Steam Boiler
	Premiums	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	19,625 73	60,098 92	103,744 81	74,614 50
Taken in 1921, new and renewed.....	14,289 88	60,861 98	29,677 72	25,717 20
Totals.....	33,915 61	120,960 90	133,422 53	100,331 70
Less ceased.....	21,762 90	73,924 12	37,762 75	32,737 10
Gross and net in force at end of 1921.....	12,152 71	47,036 78	95,659 78	67,594 60

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MARYLAND CASUALTY—Continued

SCHEDULE B

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value	Market value
<i>Governments—</i>		
Dominion of Canada War Loan, 1929, 5½ p.c.....	\$ 25,000 00	\$ 25,500 00
Dominion of Canada Victory Loan, 1934, 5½ p.c.....	111,000 00	109,890 00
Province of Alberta, 1939, 5½ p.c.....	30,000 00	30,600 00
Province of British Columbia, 1928, 5 p.c.....	25,000 00	24,750 00
<i>Cities—</i>		
Brandon, 1934, 4½ p.c.....	10,000 00	8,900 00
Brantford, 1939, 4½ p.c.....	50,000 00	40,500 00
Calgary, 1926, 4½ p.c.....	5,000 00	4,600 00
Charlottetown, 1927, 4 p.c.....	10,000 00	9,200 00
Edmonton, 1933, 4½ p.c.....	18,493 33	15,349 46
Edmonton, 1944, 4½ p.c.....	7,000 00	5,250 00
Peterborough, 1937, 4½ p.c.....	17,000 00	15,300 00
Quebec, 1922, 4½ p.c.....	20,000 00	19,800 00
St. Boniface, 1928, 5 p.c.....	10,000 00	9,000 00
St. Catharines, 1922, 4½ p.c.....	5,000 00	4,950 00
Toronto, 1929, 4½ p.c.....	38,933 33	33,871 99
Vancouver, 1946, 3½ p.c.....	6 10,000 00	6,700 00
Victoria, 1937, 4 p.c.....	9,733 33	7,494 66
<i>Town—</i>		
Amherst, 1933, 4½ p.c.....	15,000 00	12,750 00
<i>School—</i>		
Calgary, Public, 1931, 4½ p.c.....	2,000 00	1,720 00
Calgary Public, 1933, 4½ p.c.....	23,000 00	19,320 00
Calgary Public, 1944, 4½ p.c.....	15,000 00	11,550 00
Calgary Public, 1946, 4½ p.c.....	10,000 00	7,600 00
<i>Railways—</i>		
C.N.R., Ontario Div., 1st mtge (g'teed by Province of Manitoba), 1930, 4 p.c.....	44,773 33	38,952 80
C.N.R., Winnipeg Term. (g'teed by Province of Manitoba), 1939, 4 p.c....	10,000 00	8,300 00
Total on deposit with Receiver General.....	<u>\$ 521,933 32</u>	<u>\$ 471,848 91</u>

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

INCOME

Net cash received for premiums.....	\$20,536,236 75
Interest and dividends.....	1,046,109 60
Rents.....	182,248 14
Borrowed money.....	700,000 00
Gross profit on sale or maturity of ledger assets.....	56,496 92
Gross increase, by adjustment, in book value of bonds and stocks.....	406,006 23
All other income.....	78,557 36
Total income.....	<u>\$23,005,655 00</u>

DISBURSEMENTS

Net amount paid policyholders for claims.....	\$ 9,843,308 10
Investigation and adjustment of claims.....	1,632,222 30
Cash paid stockholders for interest and dividends.....	700,000 00
Commission or brokerage to agents (less received on return premiums and reinsurance)....	4,677,593 82
Salaries, travelling and all other expenses of agents not paid by commission.....	634,040 52
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	804,354 68
Salaries and expenses of pay-roll auditors.....	203,171 75
Inspections (other than medical and claims).....	517,942 34
Rents.....	76,558 80
State taxes on premiums, Insurance Department licenses and fees.....	461,621 87
Taxes on real estate.....	58,113 41
Federal taxes.....	215,392 72
All other licenses, fees and taxes.....	153,095 82
Agents' balances previously charged off.....	149,451 37
Gross loss on sale of bonds.....	7,915 00
Gross decrease, by adjustment, in book value of ledger assets.....	377,023 32
Borrowed money paid.....	700,000 00
All other disbursements.....	661,973 45
Total disbursements.....	<u>21,873,784 27</u>

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MARYLAND CASUALTY—Concluded

LEDGER ASSETS

Book value of real estate.....	\$ 4,028,912 28
Mortgage loans on real estate, first liens.....	255,000 00
Book value of bonds and stocks.....	20,225,853 57
Cash on hand, in trust companies and in banks.....	1,182,301 11
Agents' balances and bills receivable.....	107,056 21
Reinsured losses due from other companies.....	27,840 69
Premiums in course of collection.....	3,669,746 82
Proportion of co-insurance to be remitted.....	233,644 56
Total ledger assets.....	\$29,730,355 24

NON-LEDGER ASSETS

Interest accrued.....	158,563 11
Market value of bonds and stocks over book value.....	388,132 93
Other non-ledger assets.....	83,509 47
Total.....	\$30,360,560 75
Deduct assets not admitted.....	759,434 66
Total admitted assets.....	\$29,601,126 09

LIABILITIES

Net amount of unpaid claims and expenses of settlement.....	\$ 9,307,820 78
Investigation expenses.....	68,868 00
Total unearned premiums.....	8,546,064 38
Commissions, brokerage and other charges due or to become due to agents or brokers.....	701,725 54
Federal, state and other taxes due or accrued (estimated).....	431,549 21
Salaries, rents, expenses, etc., due or accrued.....	76,920 56
Reinsurance due.....	138,887 06
Voluntary additional reserve.....	1,250,000 00
Co-insurance due associated companies.....	121,315 77
Real estate reserve.....	61,882 04
Total liabilities, except capital.....	\$20,705,033 34
Capital stock paid up in cash.....	3,500,000 00
Surplus over capital and other liabilities.....	5,396,092 75
Total liabilities.....	\$29,601,126 09

EXHIBIT OF PREMIUMS

Business	Premiums written or renewed during the year	Premiums terminated during the year	Net premiums in force at Dec. 31 1921
	\$ cts.	\$ cts.	\$ cts.
Accident.....	1,095,795 29	897,256 87	789,917 40
Health.....	769,671 58	713,375 57	514,280 13
Liability.....	7,573,893 13	7,490,918 42	4,219,094 58
Workmen's Compensation.....	9,543,853 85	9,926,617 06	2,736,580 43
Fidelity.....	914,361 00	763,367 39	534,424 17
Surety.....	2,632,898 94	2,433,504 89	1,976,631 97
Plate Glass.....	1,321,354 42	1,324,337 13	943,012 72
Steam Boiler.....	621,965 23	600,058 21	1,303,499 63
Burglary and Theft.....	2,053,096 95	1,840,683 83	1,665,840 16
Sprinkler.....	487,956 30	552,411 09	718,882 48
Engine and Fly-Wheel.....	134,339 40	94,228 28	246,564 09
Auto and Teams Property damage.....	1,668,930 63	1,911,051 29	1,059,894 91
Workmen's collective.....	21,939 31	19,289 42	5,729 45
Phys. Liability.....	3,236 03	23,339 41	1,955 00

12 GEORGE V, A. 1922

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, L. N. DUPUIS—Vice-Presidents, HON. C. ROBILLARD, W. E. HAYES and G. E. LARIN,
M. D.—Managing Director, J. G. DUBEAU—Secretary, J. C. H. DUSSAULT, K.C.—Head
Office, Montreal.

(Incorporated as "The National Weekly Indemnity Company" under the authority of chap. 124 of the
Statutes of Quebec of 1920. Incorporated as "The Merchants' and Employers' Guarantee and
Accident Company," April 4, 1911, by an Act of Parliament of Canada 1-2 George V, chap. 118,
Dominion license issued March 18, 1913.)

CAPITAL

Amount of capital authorized.....	\$ 1,000,000 00
Amount of capital subscribed.....	500,000 00
Amount paid in cash.....	99,500 00
Amount of premium on capital stock paid in by stockholders.....	46,325 00

(For List of Shareholders, see Appendix)

ASSETS

Value of real estate (less encumbrances) properties in Montreal.....\$ 37,139 16

Bonds and debentures owned by the Company, viz:—

	Par value	Book value	Market value
Dom. of Canada Victory Loan, 1922, 5½ p.c....	\$ 5,000 00	\$ 5,000 00	\$ 5,000 00
Dom. of Canada Victory Loan, 1923, 5½ p.c....	5,000 00	5,000 00	5,000 00
Dom. of Canada Victory Loan, 1934, 5½ p.c....	5,000 00	5,000 00	4,950 00
*City of Kamloops, B.C., 1938, 6 p.c.....	10,000 00	9,800 00	9,400 00

Towns—

*Pointe aux Trembles, 1953, 6 p.c.....	8,000 00	8,311 20	8,000 00
Pointe aux Trembles, 1953, 6 p.c.....	2,000 00	2,077 80	2,000 00
St. Lambert, 1931, 6 p.c.....	10,000 00	9,800 00	10,000 00
Sault aux Recollets, 1954, 6 p.c.....	10,000 00	10,000 00	10,200 00
Shawinigan Falls, 1945, 5½ p.c.....	15,000 00	14,362 50	14,100 00

Village—

*Ormstown, 1952, 5 p.c.....	25,000 00	23,960 00	21,250 00
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Municipality—

*Cartierville, 1942, 5 p.c.....	3,000 00	3,000 00	2,700 00
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Total par, book and market values...	\$ 98,000 00	\$ 96,311 50	\$ 92,600 00
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Carried out at book value.....	96,311 50
Cash at head office.....	200 00

Cash in banks:—

Bank of Hochelaga, Montreal.....	\$ 2,817 75
Bank Provinciale, Montreal.....	68 19
Royal Bank of Canada, Montreal.....	2,077 45

Total cash in banks.....	4,963 39
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Interest accrued.....	935 43
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Deposited with Quebec Associated Companies.....	12,079 39
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Sundry.....	534 51
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Agents' balances and premiums uncollected—

Accident (\$162.75 on business prior to Oct. 1, 1921).....	\$ 800 83
Combined Accident and Sickness (\$410.50 on business prior to Oct. 1, 1921)	496 70
Automobile (B) (\$1,291.61 on business prior to Oct. 1, 1921).....	3,079 79
Liability (\$2,150.65 on business prior to Oct. 1, 1921).....	27,772 14

*On deposit with Receiver General.

SESSIONAL PAPER No. 8

THE MERCHANTS' AND EMPLOYERS'—Continued

ASSETS—Concluded.

Agents' balances and premiums uncollected—Concluded.

Plate Glass (\$192.19 on business prior to Oct. 1, 1921).....	\$	3,205 92	
Sickness (\$144.50 on business prior to Oct. 1, 1921).....		794 00	
Total.....	\$	36,149 38	
Deduct commission.....		3,900 60	
Net agents' balances and premiums uncollected.....	\$	32,248 78	
Bills receivable.....		758 20	
Office fixtures and automobiles.....		5,269 38	
Other assets.....		7,668 78	
Total.....	\$	197,574 01	
Deduct market value of bonds and debentures under book value.....		3,711 50	
Gross assets.....	\$	193,862 51	
Deduct assets not admitted.....		8,807 42	
Net admitted assets.....	\$	185,055 09	

LIABILITIES

Unsettled claims—

Combined accident and sickness, unadjusted.....	\$	3,979 00	
Combined accident and sickness, resisted, in suit.....		75 00	
Automobile (B) unadjusted.....		2,057 00	
Automobile (B) resisted, in suit.....		9,478 00	
Liability, unadjusted.....		19,715 12	
Liability, resisted, in suit.....		21,450 00	
Plate Glass, unadjusted.....		368 63	
Plate Glass, resisted, in suit.....		167 69	
Total net amount of unsettled claims.....	\$	57,290 54	
Reserve of unearned premiums—			
Accident.....	\$	1,210 62	
Combined Accident and Sickness.....		2,345 75	
Automobile (B).....		16,199 24	
Liability.....		26,508 74	
Plate Glass.....		10,457 49	
Total, \$55,511.23; carried out at 80 per cent (\$44,408.98 and \$3,143.70 Perfect Protection, Health and Accident premiums paid in advance).....		47,552 68	
Taxes due and accrued.....		2,932 29	
Assessment Quebec Associated Bureau.....		1,234 21	
Reserve for Quebec Associated Bureau.....		12,079 39	
All other liabilities.....		395 55	
Total liabilities.....	\$	121,484 16	
Excess of assets over liabilities.....	\$	63,570 43	
Capital stock paid in cash.....		99,500 00	

INCOME

Premiums	Class of Business					
	Accident	Accident and Sickness	Auto (B)	Liability	Plate Glass	Sickness
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross written.....	5,570 42	37,566 16	62,478 50	159,428 85	36,046 16	5,147 70
Less reinsurance and.....	1,148 05		153 70	138 45		1,121 38
Less return premiums....	1,757 50	135 46	21,665 62	9,758 50	17,028 49	1,453 05
Total deduction.....	2,905 55		21,819 32	9,986 95		2,574 43
Net written.....	2,664 87	37,430 70	40,659 20	149,431 90	19,017 67	2,573 27

12 GEORGE V, A. 1922

THE MERCHANTS' AND EMPLOYERS'—*Concluded*INCOME—*Concluded*.

Net premiums written for all classes of business.....	\$ 251,777 61
Interest earned on investments.....	6,251 52
Rents earned.....	2,000 00
Policy fees.....	2,816 00
Total income.....	<u>\$ 262,845 13</u>

EXPENDITURE

Claims	Class of Business					
	Accident	Accident and Sickness	Auto (B)	Liability	Plate Glass	Sickness
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross incurred for claims during the year.....	262 10	16,357 88	17,494 10	84,215 52	12,155 01	760 39
Less salvage.....				1,787 55		
Net incurred for claims..	262 10	16,357 88	17,494 10	84,215 52	10,367 46	760 39
Total net incurred for claims for all classes of business.....	\$ 129,457 45					
Adjustment expenses.....	12,174 80					
Commission and brokerage (including \$2,816 policy fees).....	119,457 45					
Taxes.....	52,027 63					
Salaries, fees and travelling expenses:—Salaries:—Chief Agency, \$29,931.35; general and special agents, \$6.72; Fees:—Directors, \$2,220; auditors, \$500; travelling expenses:—chief agents, \$5,197.38.....	44,576 73					
Miscellaneous expenditure, viz.:—Advertising, \$1,881.49; furniture and fixtures, \$547.17; real estate expenses, \$2,391.34; legal expenses, \$280.35; automobiles, \$210.83; postage, telegrams, telephones and express, \$1,812 60; stationery, \$1,951 23; rents, \$2,000; underwriters' boards, associations, etc., \$5,896.83; general expenses, \$4,811.81.....	21,783 65					
Total expenditure.....	<u>\$ 265,995 13</u>					

PREMIUMS

—	Accident	Combined Accident and Sickness	Auto (B)	Liability	Plate Glass	Sickness
	Premiums	Premiums	Premiums	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross premiums in force at end of 1920.....	3,061 02	2,860 30	32,373 08	54,412 34	35,468 94	2,764 38
Taken during 1921, new and renewed.....	5,570 32	1,205 65	62,478 52	61,257 83	36,046 16	5,147 70
Total.....	8,631 44	4,065 75	94,851 60	115,670 17	71,515 10	7,912 08
Deduct terminated.....	5,195 61	922 05	62,183 44	62,267 12	50,600 11	4,670 07
Gross in force at end of 1921	3,435 83	3,143 70	32,668 16	53,403 05	20,914 99	3,242 01
Deduct reinsured.....	1,014 57		269 67	188 35		971 75
Net in force at end of 1921..	2,421 26	3,143 70	32,398 49	53,214 70	20,914 99	2,270 26

SESSIONAL PAPER No. 8

NATIONAL SURETY COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, W. B. JOYCE—Secretary, H. J. HEWITT—Principal Office, New York—Joint Chief Agents in Canada, MESSRS. REED, SHAW and McNAUGHT—Head Office in Canada, Toronto.

(Incorporated February 24, 1897. Dominion license issued November 30, 1910.)

CAPITAL

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 5,000 000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value	Market value
Dom. of Canada bonds, 1926, 5 p.c.....	\$ 65,000 00	\$ 65,000 00
City of Toronto, 1925, 4½ p.c.....	40,000 00	38,400 00
City of Westmount, 1954, 4 p.c.....	15,000 00	11,250 00
Town of Maisonneuve, 1950, 4½ p.c.....	54,000 00	43,200 00

Total on deposit with Receiver General.....\$ 174,000 00 \$ 157,850 00

Carried out at market value.....\$ 157,850 00

Other Assets in Canada

Bonds on deposit with Province of Quebec, viz.:—

Town of Maisonneuve, 1954, 5 p.c.....	\$ 50,000 00	\$ 44,000 00
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Carried out at market value.....44,000 00

Cash in banks, viz.:—

Royal Bank of Canada, Toronto.....	\$ 5,859 53
Home Bank of Canada, Toronto.....	58,076 21

Total cash in banks.....63,935 74

Interest accrued.....2,634 17

Agents' balances and premiums uncollected (guarantee).....18,908 40

Total assets in Canada.....\$ 287,328 31

LIABILITIES IN CANADA

Total net amount of burglary claims, unadjusted.....\$ 9 617 00

Total net amount of guarantee claims, unadjusted.....10,379 36

Total unsettled claims.....\$ 20,026 36

Reserve of unearned premiums, \$101,457.69; carried out at 80 per cent.....81,166 15

Taxes due and accrued.....31,500 00

Total liabilities in Canada.....\$ 132,692 51

12 GEORGE V, A. 1922

NATIONAL SURETY—Continued

INCOME IN CANADA

Premiums	Class of Business		
	Burglary	Forgery	Guarantee
	\$ cts.	\$ cts.	\$ cts.
Gross written.....	36,278 79	51,896 30	117,086 11
Less reinsurance.....			1,677 27
Less return premiums.....	9,023 45	6,888 98	14,278 41
Total deduction.....			15,955 68
Net written.....	27,255 34	45,007 32	101,130 43
Net premiums written for all classes of business.....	\$ 173,393 09		
Interest earned on investments.....	11,396 16		
Total income in Canada.....	\$ 184,789 25		

EXPENDITURE IN CANADA

Claims	Class of Business		
	Burglary	Forgery	Guarantee
	\$ cts.	\$ cts.	\$ cts.
Gross claims incurred during the year.....	20,682 71	2,149 25	36,897 88
Less savings and salvage.....	26 00		10,089 22
Net incurred for said claims.....	20,656 71	2,149 25	26,808 66
Total net incurred for claims for all classes of business in Canada.....	\$ 49,614 62		
Adjustment expenses.....	3,914 29		
Commission and brokerage.....	64,057 57		
Taxes.....	12,190 98		
Salaries, fees and travelling expenses:—Salaries:—Other, \$868.55; travelling expenses, other, \$1,300.47.....	2,169 02		
Miscellaneous expenditure, viz.:—Advertising, \$211.73; furniture and fixtures, \$398.57; legal expenses, \$224.98; postage, telegrams, telephones and express, \$682.30; printing and stationery, \$548.35; rents, \$684.10; underwriters' boards, associations, etc., \$135.96; interest and exchange, \$9.65.....	2,895 64		
Total expenditure in Canada.....	\$ 134,842 12		

RISKS AND PREMIUMS IN CANADA

	Burglary	Forgery	Guarantee
	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	11,879 06		98,492 30
Taken in 1921, new.....	36,278 79	51,896 30	65,418 34
Renewed.....			51,667 77
Totals.....	48,157 85		215,578 41
Less ceased.....	20,882 07	6,888 98	119,274 95
Gross in force at end of 1921.....	27,275 78	45,007 32	96,303 46
Less reinsured.....			1,677 27
Net in force at end of 1921.....	27,275 78	45,007 32	94,626 19

SESSIONAL PAPER No. 8

NATIONAL SURETY—Continued

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

INCOME

Net cash received for premiums.....	\$13,365,648 34
Inspections.....	9,398 08
Interest and dividends.....	998,226 41
Rents.....	2,558 00
Agents' balances previously charged off.....	190 61
Gross profit on sale or maturity of real estate and bonds.....	6,562 94
Income received from other sources.....	71,692 64
Total income.....	<u>\$14,454,277 02</u>

DISBURSEMENTS

Net amount paid policyholders for claims.....	\$ 4,268,812 67
Investigation and adjustment of claims.....	251,240 95
Cash paid stockholders for interest or dividends.....	599,961 00
Commission or brokerage (less received on return premiums and reinsurance).....	3,512,710 35
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	1,276,600 61
Salaries, travelling and all other expenses of agents not paid by commissions.....	965,344 96
Inspections (other than medical and claim).....	27,152 29
Rents.....	81,430 10
Taxes on real estate.....	1,913 69
State taxes on premiums, \$200,985.81; Insurance Department licenses and fees, \$44,259.84..	245,245 65
All other licenses, fees and taxes.....	103,924 17
Gross loss on sale or maturity of bonds and stocks.....	36,552 50
Agents' balances previously charged off.....	2,275 33
Repairs and expenses (other than taxes) on real estate.....	2,796 43
Legal expenses, \$11,798.32; advertising, \$29,179.13; printing and stationery, \$97,753.58; postage, telegraph, telephone and express, \$79,707.54; furniture and fixtures, \$17,818.89.	236,257 46
All other disbursements.....	367,872 69
Total disbursements.....	<u>\$11,980,090 85</u>

LEDGER ASSETS

Book value of real estate.....	\$ 18,679 70
Mortgage loans on real estate.....	334,369 23
Book value of bonds and stocks.....	18,958,590 59
Premiums in course of collection.....	3,682,838 60
Cash on hand, in transit, in trust companies and in banks.....	1,295,777 28
Bills and accounts receivable.....	23,848 00
Other ledger assets.....	1,227,021 27
Total ledger assets.....	<u>\$25,541,124 67</u>

NON-LEDGER ASSETS

Interest due and accrued.....	222,343 28
Average of bonds and stocks over book value.....	31,264 81
Gross assets.....	<u>\$25,794,732 76</u>
Deduct assets not admitted.....	760,323 95
Total admitted assets.....	<u>\$25,034,408 81</u>

LIABILITIES

Total net amount of unpaid claims.....	\$ 3,663,656 78
Estimated expenses of investigations and adjustment of unpaid claims.....	160,222 00
Total unearned premiums.....	8,804,039 70
Commissions, brokerage and other charges due or accrued.....	720,278 16
Salaries, rents, bills, expenses, etc., due or accrued.....	21,313 10
Federal, state and other taxes due or accrued (estimated).....	295,790 56
Dividends declared and unpaid to stockholders.....	150,220 00
Return premiums, \$120,074.68; reinsurance, \$213,937.93.....	334,012 61
All other liabilities.....	121,628 68
Total liabilities (except capital).....	<u>\$14,271,161 59</u>
Capital stock paid up in cash.....	5,000 000 00
Surplus above capital and other liabilities.....	5,763,247 22
Total.....	<u>\$25,034,408 81</u>

NATIONAL SURETY—*Concluded*

EXHIBIT OF PREMIUMS

	Premiums on policies written or renewed during the year	Premiums on risks expired and terminated	Net Premiums on policies in force at end of year
	\$ cts.	\$ cts.	\$ cts.
Fidelity risks.....	9,595,131 34	6,803,916 98	6,815,878 30
Surety risks.....	8,819,071 12	8,914,564 74	6,019,443 09
Burglary and theft risks.....	4,597,647 23	3,634,130 68	2,945,268 27

SESSIONAL PAPER No. 8

NEW YORK PLATE GLASS INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, J. CARROLL FRENCH—Secretary, J. K. Clark—Principal Office, Maiden Lane and William St., New York—Chief Agent in Canada, GEO. W. PACAUD—Head Office in Canada Montreal.

(Incorporated March, 1891. Commenced business in Canada, January, 1900.)

CAPITAL

Amount of capital authorized, subscribed and paid in cash.....\$ 150,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds and debts. on deposit with Receiver General, viz:

	Par value	Market value
Dom. of Canada War Loan, 1937, 5 p.c.....	\$ 30,000 00	\$ 30,300 00
Carried out at market value.....		\$ 30,300 00

Other Assets in Canada

Cash in Bank of Montreal, Montreal, Que.....	8,464 44
Interest accrued.....	500 00
Agents' balances and premiums uncollected (plate glass).....	2,576 71
Total assets in Canada.....	\$ 41,841 15

LIABILITIES IN CANADA

Net amount of plate glass claims, adjusted and unpaid.....	\$ 998 53
Net amount of plate glass claims, unadjusted.....	680 70
Total net amount of unsettled claims.....	\$ 1,679 23
Reserve of unearned premiums, \$13,745.22; carried out at 80 per cent.....	10,996 17
Due and accrued for taxes.....	875 25
Total liabilities in Canada.....	\$ 13,550 65

INCOME IN CANADA

Gross plate glass premiums written.....	\$ 35,556 04
Deduct return premiums.....	7,910 02
Net premiums written.....	\$ 27,646 02
Interest and dividends earned.....	1,370 05
Total income in Canada.....	\$ 29,016 07

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THE NEW YORK PLATE GLASS—*Continued.*

EXPENDITURE IN CANADA

Gross losses incurred during the year.....	\$ 10,869 65	
Deduct salvage.....	492 00	
Total net losses incurred.....	\$ 10,377 65	
Commission or brokerage.....	9,722 33	
Taxes.....	1,864 69	
Miscellaneous expenditure, viz: advertising, \$21; legal expenses, \$3; office expenses, \$129; postage, telegrams, telephone and express, \$44.49; underwriter's boards, tariff associations, etc., \$184.18; duty on supplies, \$10.03; sundry, \$1,811.99.....	2,203 69	
Total expenditure in Canada.....	\$ 24,168 36	

RISKS AND PREMIUMS IN CANADA

Plate Glass Risks

	Premiums
Gross in force at end of 1920.....	\$ 41,152 67
Taken in 1921, new and renewed.....	35,556 04
Total.....	\$ 76,708 71
Less ceased.....	49,052 50
Gross and net in force at December 31, 1921.....	\$ 27,656 21

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

INCOME

Net cash received for premiums.....	\$ 1,400,365 50
Interest and dividends.....	45,717 22
From agents' balances previously charged off.....	367 86
Gross profit on sale or maturity of bonds.....	97,043 50
Total income.....	\$ 1,543,494 08

DISBURSEMENTS

Net amount paid for plate glass claims.....	\$ 638,767 50
Cash paid stockholders for interest or dividends.....	15,000 00
Cash paid or brokerage (less received on return premiums and reinsurance).....	573,228 58
Salaries, travelling and all other expenses of agents not paid by commission.....	3,756 04
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	93,229 13
State taxes on premiums, Insurance Department licenses and fees.....	36,009 46
All other licenses, fees and taxes.....	16,732 48
Rents.....	11,365 52
Agents' balances charged off.....	2,270 84
Gross loss on sale or maturity of ledger assets.....	271,134 31
All other disbursements.....	21,702 55
Total disbursements.....	\$ 1,683,197 41

LEDGER ASSETS

Mortgage loans on real estate, first liens.....	\$ 160,500 00
Book value of bonds and stocks.....	944,382 21
Cash on hand, in trust companies and in banks.....	109,180 95
Premiums in course of collection.....	296,914 76
Total ledger assets.....	\$ 1,510,977 92

NON-LEDGER ASSETS

Interest accrued.....	\$ 11,993 02
Market value of bonds and stocks over book value.....	52,017 79
Gross assets.....	\$ 1,574,988 73
Deduct assets not admitted.....	1,166 37
Total admitted assets.....	\$ 1,573,822 36

SESSIONAL PAPER No. 8

THE NEW YORK PLATE GLASS—*Concluded*

LIABILITIES

Total amount of unpaid claims.....	\$ 46,021 44
Total unearned premiums.....	775,367 35
Commissions, brokerage and other charges due or to become due to agents or brokers.....	98,958 12
Federal, state and other taxes due or accrued, estimated.....	99,000 00
Salaries, rents, expense bills, accounts, fees, etc., due or accrued.....	1,000 00
Total liabilities, except capital.....	<u>\$ 1,020,346 91</u>
Capital stock paid in cash.....	150,000 00
Surplus over all liabilities.....	<u>403,475 45</u>
Total liabilities.....	<u><u>\$ 1,573,822 36</u></u>

EXHIBIT OF PREMIUMS

PLATE GLASS RISKS

Premiums written or renewed during the year.....	\$ 2,136,406 51
Premiums terminated during the year.....	2,484,641 97
Net premiums in force at December 31, 1921.....	<u><u>1,551,674 32</u></u>

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THE OCEAN MARINE INSURANCE COMPANY, LIMITED

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1920

Chairman, HON. C. N. LAWRENCE—Secretary, H. T. R. ROSS—Principal Office, London, Eng.—
Chief Agents in Canada, ROBT. HAMPSON AND SON (LTD.)—Head Office in Canada, Montreal.

(Organized 1859. Incorporated 1888. Commenced business in Canada 1898.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash.....	£ 100,000	\$ 486,666 67
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ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bond on deposit with Receiver General, viz.:—

	Par value.	Market value.	
Can. Nor. Ont. Ry., 1st Mtge. deb. stock (g'teed by Dominion of Canada), 1961, 3½ p.c.....	\$ 132,860 00	\$ 86,359 00	
Carried out at market value.....		\$	86,359 00

Other Assets in Canada.

Agents' balances and premiums uncollected, Inland Transportation.....	41 00
Total assets in Canada.....	\$ 86,400 00

LIABILITIES IN CANADA.

Taxes due and accrued.....	\$ 50 45
Total liabilities in Canada.....	\$ 50 45

INCOME IN CANADA.

Net inland transportation premiums written.....	\$ 3,312 46
Total income in Canada.....	\$ 3,312 46

EXPENDITURE IN CANADA.

Gross losses incurred during the year.....	\$ 1,176 74
Deduct salvage from 1919.....	16,000 00
Net amount incurred in Canada.....	\$ - 14,823 26
Commission on brokerage.....	580 70
Commission on profits.....	995 91
Taxes.....	400 03
Miscellaneous expenditure: advertising, \$20.00; printing and stationery, \$80.70.....	100 70
Total expenditure in Canada.....	\$ - 12,745 92

PREMIUMS IN CANADA.

Inland Transportation Risks.

Premiums.

Policies taken during 1921, new.....	\$ 3,312 46
Deduct terminated.....	12,098 08

SESSIONAL PAPER No. 8

THE OCEAN MARINE—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

UNDERWRITING ACCOUNT.

	£	s.	d.	£	s.	d.
Balance from 1919.....	117,125	18	0	149,436	16	6
Balance from 1920.....	376,742	3	10	232,924	16	1
Net premiums for 1921.....	£ 358,435	5	6	171,506	9	3
				£ 553,869	1	10
				£ 33,945	17	6
				164,003	14	0
				160,485	14	0
				£ 358,435	5	6

PROFIT AND LOSS ACCOUNT.

	£	s.	d.	£	s.	d.
Balance of last years' account.....	231,333	9	2	35,000	0	0
Interest and rents received after deducting taxes.....	49,383	6	0	10,591	2	0
				1,000	0	0
				1,818	9	2
				232,307	4	0
				£ 280,716	15	2

BALANCE SHEET.

	£	s.	d.		£	s.	d.
LIABILITIES.				ASSETS.			
Capital—40,000 shares of £25, paid up £2 10s. per share (now vested in the North British and Mercantile Insurance Company).....	100,000	0	0	Loans on stocks and shares.....	233,437	10	0
Marine Fund—				Investments (at book values)—			
Reserve.....	£ 500,000	0	0	Public Boards, United Kingdom.....	5,562	10	0
Profit and Loss.....	232,307	4	0	British Government securities.....	317,683	15	0
				Municipal and Country securities, United Kingdom.....	38,875	0	0
Underwriting Reserve, 1920.....				Indian and Colonial Government securities.....	63,330	0	0
Balance underwriting account, 1921.....				Colonial Municipal securities.....	13,737	10	0
Sundry creditors.....				Foreign Government securities.....	120,293	2	10
				Foreign Municipal securities.....	67,705	7	2
				Railway and other debentures and debenture stocks—			
				Home and Foreign.....	125,445	1	7

THE OCEAN MARINE—*Concluded*
 GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921
 BALANCE SHEET—*Concluded*.

	£	s.	d.
Railway and other preference and guaranteed stocks.....	7,531	5	0
Guaranteed and other Indian Railway stock.....	9,301	0	0
Indian Government Railway Annuities.....	11,225	0	0
	9,275	0	0
Freehold premises.....	£ 1,024,002	1	7
	123,000	0	0
Agents' balances.....	£ 1,147,002	1	7
Outstanding premiums.....	84,017	0	2
Policy stamps on hand.....	110,685	11	11
Interest accrued, but not payable.....	454	0	8
Bills receivable.....	9,982	0	0
Cash:—	107	3	6
On deposit.....	93,455	7	8
In hand and on Current Account.....	6,391	19	7
	£ 1,452,095	5	1

SESSIONAL PAPER No. 8

THE PREFERRED ACCIDENT INSURANCE COMPANY OF NEW YORK

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, K. C. ATWOOD—Secretary, W. C. POTTER—Principal Office, New York—Chief Agent in Canada, J. W. MACKENZIE—Head Office in Canada, Toronto

(Incorporated March, 1893. Commenced business in Canada, Feb. 14, 1918.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash.....\$ 700,000 00

ASSETS IN CANADA.

Held solely for the protection of Canadian Policyholders.

Bond on deposit with Receiver General, viz.:—

	Par value.	Market value.
Dominion of Canada notes, 1926, 5 p.c.....	\$ 75,000 00	\$ 75,000 00

Carried out at market value.....\$ 75,000 00

Other Assets in Canada.

Cash at chief agency.....	461 10
Cash in Standard Bank of Canada, Toronto.....	16,747 02
Interest accrued.....	937 50

Agents' balances and premiums uncollected—

Accident.....	\$ 2,413 70
Automobile (B).....	1,926 51
Sickness.....	1,605 61

Total \$7,325.10 (less \$2,016.03 commission).....4,310 40

Total assets in Canada.....\$ 97,456 02

LIABILITIES IN CANADA.

Net amount of accident claims, adjusted but unpaid.....	\$ 669 03
“ automobile (B) claims, adjusted but unpaid.....	2,144 62
“ sickness claims, adjusted but unpaid.....	167 11

Total unpaid claims.....\$ 2,980 76

Reserve of unearned premiums:—

Accident.....	\$ 6,195 27
Automobile (B).....	7,472 19
Sickness.....	3,678 14

Total, \$17,345.60; carried out at 80 per cent.....13,876 48

Due and accrued for taxes.....89 51

Reinsurance premiums, auto (B).....558 64

Total liabilities in Canada.....\$ 17,505 39

THE PREFERRED ACCIDENT—*Continued*
INCOME IN CANADA.

Premiums.	Class of Business.		
	Accident.	Auto- mobile (B).	Sickness.
	\$ cts.	\$ cts.	\$ cts.
Gross written.....	13,919 65	25,485 53	8,582 53
Less reinsurance.....		3,263 32	
" return premiums.....	1,857 34	6,459 79	1,504 64
Total deduction.....		9,723 11	
Net written.....	12,062 31	15,762 42	7,077 89
Net premiums written for all classes of business.....	\$ 34,902 62		
Interest earned on investments.....	2,975 98		
Total income in Canada.....	\$ 37,878 60		

EXPENDITURE IN CANADA.

Claims.	Class of Business.		
	Accident.	Auto- mobile (B).	Sickness.
	\$ cts.	\$ cts.	\$ cts.
Gross incurred during the year.....	6,211 77	6,895 32	2,903 28
Less reinsurance.....		1,477 96	
Net incurred for said claims.....	6,211 77	5,417 36	2,903 28
Total net incurred for claims for all classes of business.....	\$ 14,532 41		
Commission and brokerage.....	9,711 46		
Taxes.....	1,880 36		
Salaries, fees and travelling expenses:—Salaries of Chief agency, \$9,713.67; travelling expenses of chief agency, \$614.50.....	10,328 17		
Miscellaneous expenditure, viz.:—Advertising, \$247.86; furniture and fixtures, \$5; postage, telegrams, telephones and express, \$458.80; printing and stationery, \$423.37; rents, \$1,707.20; underwriters' boards, associations, etc., \$89.38; medical examinee's fees, \$17; sunday, 221.88.....	3,176 49		
Total expenditure in Canada.....	\$ 39,628 89		

EXHIBIT OF PREMIUMS IN CANADA.

	Class of Business.		
	Accident.	Auto- mobile (B).	Sickness.
	Premiums.	Premiums.	Premiums.
	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	10,786 48	23,370 48	7,888 29
Taken in 1921—New.....	5,125 02	25,485 53	2,722 50
Renewed.....	8,794 63		5,860 03
Totals.....	24,706 13	48,856 01	16,470 82
Less ceased.....	12,315 60	27,648 32	9,114 54
Gross in force at end of 1921.....	12,390 53	18,207 69	7,356 28
Less reinsured.....		3,263 32	
Net in force at end of 1921.....	12,390 53	14,944 37	7,356 28

SESSIONAL PAPER No. 8

THE PREFERRED ACCIDENT—*Concluded*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER, 31, 1921

LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$ 28,500 00
Book value of stocks and bonds held by the company.....	6,329,946 18
Cash on hand, in trust companies and in banks.....	301,460 12
Premiums in course of collection.....	1,002,496 76
Bills receivable.....	29,931 37
All other ledger assets.....	1,388 51
Total ledger assets.....	\$ 7,693,722 94

NON-LEDGER ASSETS.

Interest accrued.....	68,315 55
Gross assets.....	\$ 7,762,038 49
Deduct assets not admitted.....	251,891 88
Total admitted assets.....	\$ 7,510,146 61

LIABILITIES.

Net amount of unpaid claims.....	\$ 1,582,457 52
Estimated expenses of investigation and adjustment of unpaid claims.....	57,445 33
Unearned premiums.....	2,470,015 56
Commissions, brokerage and other charges due or to become due to agents or brokers.....	215,572 20
Federal, state or other taxes due or accrued (estimated).....	100,000 00
Salaries, rents, etc., due and accrued.....	7,063 46
Dividends declared and unpaid to stockholders.....	21,000 00
Interest due or accrued.....	358 90
Reinsurance premiums.....	25,092 97
Other liabilities.....	1,331,141 37
Total liabilities, except capital stock.....	\$ 5,810,146 61
Capital stock paid up.....	700,000 00
Surplus over capital and liabilities.....	1,000,000 00
Total liabilities.....	\$ 7,510,146 61

INCOME.

Net cash received for premiums.....	\$ 4,864,306 63
Interest and dividends.....	232,222 45
Gross profit on sale or maturity of bonds.....	8,367 50
Total income.....	\$ 5,104,896 58

DISBURSEMENTS

Net amount paid for claims.....	\$ 2,021,304 83
Investigation and adjustment of claims.....	312,251 26
Dividends to stockholders.....	175,000 00
Paid for commission or brokerage to agents, less amount received from reinsurance and return premiums.....	1,309,135 26
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	316,399 27
Salaries, travelling and all other expenses of agents not paid by commissions.....	67,323 84
State taxes on premiums, Insurance Department licenses and fees.....	76,431 57
Rents.....	19,835 58
Federal taxes.....	47,533 97
All other licenses, fees and taxes.....	1,658 01
Gross loss on sale or maturity of bonds.....	500 00
All other disbursements.....	39,851 33
Total disbursements.....	\$ 4,388,225 02

EXHIBIT OF PREMIUMS

	Accident	Auto.	Sickness
Premiums on risks written on renewed during the year....	\$ 1,155,195 68	\$ 2,474,125 91	\$ 437,312 08
Premiums on risks terminated during the year.....	1,165,843 98	2,334,828 56	472,025 21
Premiums on net amount in force at December 31, 1921....	936,085 75	1,627,400 17	331,710 15

THE PROTECTIVE ASSOCIATION OF CANADA

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, J. T. FARISH—Vice-President, E. E. GLEASON—Manager and Secretary, E. E. GLEASON—Principal Office, Granby, Que.

(Incorporated by an Act of the Parliament of Canada, March 22, 1907. Dominion license issued June 18, 1907.)

CAPITAL

Amount of joint stock capital authorized and subscribed.....	\$	50,000 00
Amount paid thereon in cash.....		35,000 00

ASSETS

Bonds and debentures owned by the Company:—

	Par value	Book value	Market value
Dom. of Can. War Loan, 1937, 5 p.c.....	\$ 5,000 00	\$ 4,817 20	\$ 5,050 00
Dom. of Can. Victory Bonds, 1934, 5½ p.c.....	10,000 00	9,476 25	9,900 00
Dom of Can. Victory Loan, 1937, 5½ p.c.....	15,000 00	14,800 00	15,600 00
<i>Provinces—</i>			
Province of Ontario, 1936, 6 p.c.....	10,000 00	9,925 00	10,300 00
<i>Cities—</i>			
Edmonton, 1922 to 1956, 4½ p.c.....	4,557 33	4,273 66	3,554 71
Toronto, 1948, 6 p.c.....	10,000 00	9,750 00	10,500 00
*Port Arthur (Atikokan Iron Co., Ltd.), 1925 5 p.c.....	2,000 00	1,989 10	1,900 00
Prince Albert, 1964, 1 to 6 p.c.....	5,227 20	4,429 68	2,247 71
*Regina, 1928, 5 p.c.....	5,000 00	4,930 12	4,650 00
<i>Villages—</i>			
*Granby, 1936, 4 p.c.....	16,000 00	16,000 00	12,960 00
St. Michel de Laval, 1954, 6 p.c.....	5,000 00	5,000 00	4,950 00
<i>School—</i>			
Fort William, Ont. R.C., 1941, 4½ p.c.....	5,000 00	4,690 92	3,800 00
Total par, book and market values...	\$ 92,784 53	\$ 90,081 93	\$ 85,412 42

Carried out at book value.....	\$	90,081 93
Cash at head office.....		9,680 20
Cash in Canadian Bank of Commerce, Granby, Que.....		31,876 82
Interest accrued.....		802 42
Agents' balances and premiums uncollected.....		8,782 67
Furniture and fixtures.....		4,003 19
Cash in hand of agents for travelling expenses.....		233 27
Total.....	\$	142,460 50
Deduct market value of bonds and stocks under book value.....		4,669 51
Gross assets.....	\$	137,790 99
Deduct assets not admitted.....		1,003 19
Net admitted assets.....	\$	136,787 80

*On deposit with Receiver General.

SESSIONAL PAPER No. 8

THE PROTECTIVE ASSOCIATION—*Concluded*

LIABILITIES

Total net amount of accident and sickness claims, unadjusted.....	\$	16,368 43
Reserve of unearned premiums, \$67,741.86, carried out at 80 per cent.....		60,967 68
All other liabilities.....		219 25
Taxes dues and accrued.....		5,380 99
Total liabilities.....	\$	82,936 25
Excess of assets over liabilities.....	\$	53,851 45
Capital stock paid in cash.....		35,000 00

INCOME

Gross accident and sickness premiums written.....	\$	250,359 56
Deduct return premiums.....		1,335.42
Net premiums written.....	\$	249,024 14
Interest earned.....		4,050 66
Total income.....	\$	253,074 80

EXPENDITURE

Total net amount incurred for accident and sickness claims.....	\$	122,714 23
Commission or brokerage.....		35,123 97
Paid for: salaries of officials, \$15,899.64; do., of agents and office staff, \$16,605.96; auditors' fees, \$206.15; travelling expenses, \$6,685.09.....		39,396 84
Taxes.....		6,346 82
Miscellaneous expenditure, viz: Office furniture and fixtures, \$111.46; postage, telegrams, telephone and express, \$2,464.12; printing and stationery, \$2,848.37; advertising, \$704.68; rents, \$938.24; medical fees, \$2,379.50; sundries, \$739.99.....		10,186 36
Total expenditure.....	\$	213,768 22

RISKS AND PREMIUMS

Accident and Sickness Risks

Gross policies in force at end of 1920.....	\$	221,428 00
Taken during 1921, new.....		71,752 00
renewed.....		17,112 00
Total.....		464,292 00
Less terminated.....		221,428 00
Gross and net in force at December 31, 1921.....	\$	242,864 00

THE RIDGELY PROTECTIVE ASSOCIATION

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, AUSTIN A. HEATH—Secretary, HARRY L. PEABODY—Principal Office, Worcester, Mass.—Chief Agent in Canada, A. P. NIELSEN—Head Office in Canada, Toronto, Ont.

(Incorporated 1894. Dominion license issued September 30, 1913.)

CAPITAL

Amount of capital authorized, subscribed and paid in cash.....\$ 100,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds and debentures on deposit with Receiver Genefal, viz:—

	Par value	Market value
City of Halifax, 1945, 4 p.c.....	\$ 10,000 00	\$ 7,800 00
Province of Alberta, 1936, 6 p.c.....	20,000 00	20,400 00
Total on deposit with Receiver General.....	\$ 30,000 00	\$ 28,200 00

Carried out at market value.....\$ 28,200 00

Other Assets in Canada

Cash in banks, viz:—

Molsons Bank, Toronto.....	\$ 277 54
Dominion Bank, Toronto.....	26,014 87

Total cash in banks.....26,292 41
Interest accrued.....500 00

Totals assets in Canada.....\$ 54,992 41

LIABILITIES IN CANADA

Total net amount of accident and sickness claims, unadjusted.....\$ 8,707 12
Reserve of unearned premiums: accident and sickness, \$6,030.06; carried out at 100 per cent 6,030 06
Taxes due and accrued.....2,591 15
Salaries, rents, advergising, agency and other expense due and accrued.....113 44
Amount of all other liabilities.....66 00

Total liabilities in Canada.....\$ 17,507 77

INCOME IN CANADA

Accident and Sickness Risks

Gross premiums written.....	\$ 71,299 50
Deduct return premiums.....	79 80

Net premiums written.....\$ 71,219 70
Interest earned.....1,585 08
Policy fees.....3,131 00

Total in come in Canada.....\$ 75,935 78

SESSIONAL PAPER No. 8

THE RIDGELY PROTECTIVE—*Continued*

EXPENDITURE IN CANADA

Accident and Sickness Risks

Total net amount incurred for claims.....	\$ 40,271 92
Adjustment expenses.....	80 52
Commission and brokerage.....	3,077 92
Salaries of general and special agents, \$2,240; travelling expenses, agents, \$306.50.....	3,546 50
Taxes.....	2,119 18
Miscellaneous expenditure, viz.: Advertising, \$258; postage, telegrams, telephones and express, \$221.78; furniture and fixtures, \$312.98; policy fees retained by agents, \$3,098.70; printing and stationery, \$84.19; rents, \$720; miscellaneous, \$1,893.90.....	6,415 30
Total expenditure in Canada.....	<u>\$ 56,703 00</u>

RISKS AND PREMIUMS IN CANADA

Accident and Sickness Risks

Premiums

Gross policies in force at end of 1920.....	\$ 21,714 50
Taken during 1921, new and renewed.....	71,299 50
Total.....	<u>\$ 93,014 80</u>
Deduct terminated.....	71,870 50
Gross and net in force at December 31, 1921.....	<u>\$ 21,143 50</u>

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

LEDGER ASSETS

Book value of bonds.....	\$ 464,123 00
Cash on hand, in trust companies and in banks.....	206,765 08
Total ledger assets.....	<u>\$ 670,888 08</u>
Interest due and accrued.....	7,206 45
Gross assets.....	<u>\$ 678,094 53</u>
Deduct assets not admitted.....	32,220 50
Total admitted assets.....	<u>\$ 645,874 03</u>

LIABILITIES

Total net amount of unpaid claims.....	148,677 80
Expenses of investigations and adjustment of claims (estimated).....	1,317 60
Total unearned premiums.....	108,543 68
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	3,978 02
Federal, state and other taxes (estimated).....	40,915 00
Total liabilities, except paid up capital.....	<u>303,432 10</u>
Capital stock paid up.....	100,000 00
Surplus over capital and other liabilities.....	242,441 93
Total liabilities.....	<u><u>645,874 03</u></u>

INCOME

Net cash received for premiums.....	\$ 1,057,681 42
Policy fees required or represented by applications.....	148,069 00
Gross profit on sale or maturity of ledger assets.....	903 50
Received for interest and dividends.....	27,556 60
Total income.....	<u><u>\$ 1,234,210 52</u></u>

12 GEORGE V, A. 1922

THE RIDGELY PROTECTIVE—*Concluded*

DISBURSEMENTS

Net amount paid for claims.....	\$ 559,952 89
Investigation and adjustment of claims.....	7,422 05
Policy fees retained by agents.....	147,725 27
Commission or brokerage.....	44,288 68
Dividends and interest to stockholders.....	25,000 00
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	185,433 13
Salaries, travelling and all other expenses of agents not on commission account.....	97,853 10
Rents.....	4,220 04
State taxes on premiums.....	20,923 06
Insurance department, licenses and fees.....	3,566 42
Federal taxes.....	30,226 18
All other licenses, fees and taxes.....	2,689 55
Agents' balances charged off.....	412 28
Gross loss on sale or maturity of ledger assets.....	20,816 28
Gross decrease by adjustment in book value of ledger assets.....	2,243 00
Total disbursements.....	<u>\$ 1,183,291 65</u>

EXHIBIT OF PREMIUMS

Premiums on policies written or renewed during the year.....	\$ 1,059,511 00
Premiums on risks expired and terminated.....	1,048,891 50
Premiums on policies in force at end of the year.....	<u>367,252 75</u>

SESSIONAL PAPER No. 8

ROYAL INDEMNITY COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, C. H. HOLLAND—Secretary, JAMES MORRISON—Principal Office, New York—Chief Agent in Canada, J. H. LABELLE—Head Office in Canada, Montreal

(Incorporated, 1910. Dominion license issued March 17, 1920.)

CAPITAL

Amount of joint stock capital authorized and subscribed.....\$ 1,000,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds and debentures on deposit with Receiver General:—

	Par value	Market value
Prov. of Ontario, 1939, 4 p.c.....	\$ 50,000 00	\$ 40,500 00
<i>Cities—</i>		
London, 1927, 4½ p.c.....	15,000 00	13,950 00
London, 1922, 4½ p.c.....	15,000 00	14,850 00
Toronto, 1922, 4 p.c.....	25,000 00	24,750 00
<i>Towns—</i>		
North Toronto, 1933–1942, 4½ p.c.....	12,008 35	10,567 35
Notre Dame de Grace, 1948, 4½ p.c.....	8,000 00	6,720 00
<i>School—</i>		
St. Henri, Que., 1953, 5 p.c.....	65,000 00	57,200 00
Total on deposit with Receiver General.....	\$ 190,008 35	\$ 168,537 35

Carried out at market value.....\$ 168,537 35

Other Assets in Canada

Cash at head office in Canada.....	1,038 49
Cash in banks—	
Royal Bank, Toronto.....	\$ 4,383 74
Royal Bank, Montreal.....	45,739 68
Total cash in banks.....	50,123 42
Accrued interest.....	1,497 10
Agents' balances and premiums uncollected, viz:—	
Accident (\$192.75 on business prior to Oct. 1, 1921).....	\$ 1,348 03
Automobile (B) (\$426.22 on business prior to Oct. 1, 1921).....	4,371 94
Burglary, (\$550.69 on business prior to Oct. 1, 1921).....	30,161 84
Guarantee, \$16.08 on business prior to Oct. 1, 1921).....	3,182 93
Liability (\$3,654.00 on business prior to Oct. 1, 1921).....	7,590 68
Steam Boiler (\$222.33 on business prior to Oct. 1, 1921).....	4,860 63
Sickness (\$24.50 on business prior to Oct. 1, 1921).....	970 94
All other assets.....	549 49
Total.....	39,848 06
Gross assets in Canada.....	\$ 261,593 91
Deduct assets not admitted.....	5,103 14
Net admitted assets in Canada.....	\$ 256,590 77

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THE ROYAL INDEMNITY—Continued

LIABILITIES IN CANADA

Net amount of unsettled claims, viz:—

Accident, unadjusted.....	\$ 300 00
Automobile (B), unadjusted.....	5,767 00
Auto (B), resisted in suit.....	1,928 00
Steam Boiler, unadjusted.....	6,732 00
Burglary, unadjusted.....	8,365 00
Guarantee, unadjusted.....	62,353 00
Sickness, unadjusted.....	525 00
Liability, unadjusted.....	3,901 00

Total net amount of unsettled claims.....\$ 89,871 00

Reserve of unearned premiums, viz:—

Accident.....	\$ 3,284 87
Automobile (B).....	16,521 14
Burglary.....	4,686 02
Guarantee.....	35,711 29
Sickness.....	2,499 04
Liability.....	8,290 16
Steam Boiler.....	27,432 61

Total, \$135,425.13; carried out at 80 per cent.....108,340 10

Taxes accrued, not due.....4,804 36

Estimated expenses of investigation and adjustment of unpaid claims.....3,660 00

Total liabilities in Canada.....\$ 206,675 46

INCOME IN CANADA

Premiums	Class of Business						
	Accident	Auto (B)	Burglary	Guarantee	Liability	Sickness	Steam Boiler
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross written....	10,324 72	51,870 73	75,423 62	64,613 12	21,086 54	8,480 54	56,744 31
Less return premiums.....	3,680 52	16,748 18	16,547 57	6,077 98	5,301 13	3,785 72	26,853 74
Net written.....	6,644 20	35,122 55	58,876 05	58,535 14	15,785 41	4,694 82	29,890 57

Net premiums written for all classes of business in Canada.....\$ 209,548 74

Interest earned on investments.....9,600 90

Total in income in Canada.....\$ 219,149 64

EXPENDITURE IN CANADA

Claims	Class of Business						
	Accident	Auto (B)	Burglary	Guarantee	Liability	Sickness	Steam Boiler
Gross and net incurred for said claims....	4,045 99	11,315 81	20,695 82	75,701 73	3,581 63	3,454 98	9,349 20

Total net incurred for claims for all classes of business in Canada.....\$ 128,144 66

Adjustment expenses incurred.....8,669 13

Commission and brokerage.....48,117 27

Taxes.....5,876 66

Salaries, fees and travelling expenses:—Salaries: chief agency, \$11,519.17; other, \$14,294.56; general and special agents, \$3,944.17; travelling expenses: chief agency, \$2,191.69; other, \$2,060.92; agents, \$1,814.14.....35,824 65

Miscellaneous expenditure, viz:—Advertising, \$4,303.74; furnitures and fixtures, \$1,873.42; inspections and surveys, \$4,257.08; postage, telegrams, telephones and express, \$2,132.62; printing and stationery, \$4,032.95; rents, \$2,951.59; underwriters' boards, associations, etc., \$613.29; other expenses, \$1,434.29.....21,088 46

Total expenditure in Canada.....\$ 247,720 83

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THE ROYAL INDEMNITY—Continued

SUMMARY OF PREMIUMS IN CANADA

	Accident	Auto (B)	Burglary
	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	3,844 88	17,490 99	29,623 74
Taken in 1921, new and renewed.....	10,324 72	51,870 73	75,423 62
Totals.....	14,169 60	69,361 72	105,047 36
Less ceased.....	7,574 87	36,319 43	42,541 58
Gross and net in force at end of 1921.....	6,594 73	33,042 29	62,505 78

	Guarantee	Liability	Sickness	Steam Boiler
	Premiums	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	54,734 73	4,930 14	3,205 08	23,018 98
Taken in 1921, new and renewed.....	64,613 12	21,086 54	8,480 54	56,744 31
Totals.....	119,347 85	26,016 68	11,685 62	79,763 29
Less ceased.....	52,126 15	9,916 19	6,687 53	35,246 60
Gross and net in force at end of 1921.....	67,221 70	16,100 49	4,998 09	44,516 69

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

INCOME

Total net cash received for premiums.....	\$11,373,180 20
Interest and dividends.....	510,180 72
Gross profit on sale or maturity of ledger assets.....	1,412 87
Total income.....	<u>\$11,884,773 79</u>

DISBURSEMENTS

Net amount paid for claims.....	\$ 4,593,017 14
Investigation and adjustment of claims.....	632,619 92
Commissions or brokerage (less amount received on return premiums and reinsurance).....	2,533,763 16
Salaries, travelling and all other expenses of agents not paid by commissions.....	297,759 09
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	591,494 57
Medical examiners' fees and salaries.....	507 50
Inspections (other than medical and claim).....	222,462 96
State taxes on premiums.....	189,752 87
Insurance Department licenses and fees.....	7,095 27
Federal taxes.....	112,275 71
Dividends to stockholders.....	100,000 00
Gross loss on maturity or sale of ledger assets.....	41,452 75
Rents.....	81,951 96
All other taxes, licenses and fees.....	120,899 43
Agents' balances charged off.....	2,521 93
Gross decrease, by adjustment, in book value of real estate.....	2,371 00
All other disbursements.....	227,588 68
Total disbursements.....	<u>\$ 9,757,533 94</u>

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THE ROYAL INDEMNITY—Concluded

LEDGER ASSETS

Book value of bonds and stocks.....	\$11,493,789 62
Cash on hand, in trust companies and in banks.....	1,181,631 86
Gross premiums in course of collection.....	2,580,944 12
Bills receivable.....	26,513 50
Loss recoverable from reinsuring companies.....	37,844 13
Equity in the funds of the Workmen's Compensation Reinsurance Bureau.....	232,781 36
Agents' balances suspense account.....	62,405 45
Total ledger assets.....	\$15,615,910 04

NON-LEDGER ASSETS

Interest due and accrued.....	\$ 136,843 31
Market value of bonds and stocks over book value.....	134,097 91
Gross assets.....	\$15,886,851 26
Deduct assets not admitted.....	233,607 15
Total admitted assets.....	\$15,653,244 11

LIABILITIES

Total net amount of unpaid claims.....	\$ 5,044,324 00
Expense of investigation and adjustment of unpaid claims (estimated).....	36,600 00
Total unearned premiums.....	5,222,225 50
Commissions, brokerage, etc.....	578,120 10
Salaries, rents, due and accrued.....	25,000 00
Federal, state, and other taxes due or accrued (estimated).....	380,000 00
Total liabilities, excluding capital stock.....	\$11,286,269 60
Capital stock paid up in cash.....	1,000,000 00
Surplus over all liabilities.....	2,366,974 51
Total liabilities.....	\$15,653,244 11

EXHIBIT OF PREMIUMS

	Premiums written or renewed during the year.	Premiums terminated during the year.	Net premiums in force at Dec. 31, 1921.
	\$ cts.	\$ cts.	\$ cts.
Accident.....	418,692 44	412,264 85	247,622 00
Health.....	204,851 83	203,171 09	112,960 42
Auto Liability.....	4,248,264 55	3,668,849 01	2,802,343 65
Liability, other than auto.....	1,121,757 76	999,821 71	783,501 30
Property damage and collision, other than auto.....	26,683 25	21,131 73	19,028 01
Fidelity.....	1,004,808 94	865,074 85	647,502 98
Plate Glass.....	647,748 60	683,363 01	457,885 88
Auto and Teams Property Damage.....	1,879,730 24	1,666,759 39	1,190,450 45
Burglary and Theft.....	1,347,731 53	1,075,862 10	1,096,776 02
Surety.....	850,335 14	921,517 47	939,350 07
Workmen's Compensation.....	3,341,594 00	3,292,596 10	1,222,827 72
Steam Boiler.....	261,752 53	236,284 22	409,079 00
Engine and Fly Wheel.....	281,377 53	194,260 91	303,099 94

SESSIONAL PAPER No. 8

THE TRAVELERS INDEMNITY COMPANY, HARTFORD, CONN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, L. F. BUTLER—Secretary, J. H. COBURN—Principal Office, Hartford, Conn.—Chief Agent in Canada, GEO. G. FOSTER, K.C.—Head Office in Canada, Montreal.

(Incorporated March 25, 1903. Dominion license issued April 29, 1913.)

CAPITAL

Amount of capital authorized.....	\$10,000,000 00
Amount subscribed and paid in cash.....	<u>1,500,000 00</u>

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds on deposit with Receiver General, viz.:—

	Par value	Market value
Dominion of Canada War Loan, 1937, 5½ p.c.....	\$ 245,000 00	\$ 254,800 00
Dominion of Canada Victory Loan, 1934, 5½ p.c.....	115,000 00	113,850 00

Cities—

London, 1933, 4 p.c.....	17,000 00	14,620 00
Toronto, 1948, 4 p.c.....	109,500 00	85,415 09
Victoria, 1923, 4 p.c.....	25,000 00	24,250 00

Total on deposit with Receiver General.....	<u>\$ 511,500 00</u>	<u>\$ 492,935 00</u>
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Carried out at market value.....	\$	492,935 00
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Other Assets in Canada

Cash in Royal Bank of Canada, Montreal, \$22,516.06; Winnipeg, \$2.34.....	22,518 40
Interest due.....	4,811 53

Agents' balances and premiums uncollected viz.:—

Accident (\$106.89 on business prior to Oct. 1, 1920).....	\$ 5,170 37
Automobile (B.) \$442.22 on business prior to Oct. 1, 1921).....	6,847 97
Burglary (\$384.14 on business prior to Oct. 1, 1921).....	9,347 18
Plate Glass (\$50.78 on business prior to Oct. 1, 1921).....	984 87
Sickness (\$702.90 on business prior to Oct. 1, 1921).....	11,668 27
Steam Boiler and Fly Wheel (\$4,955.92 on business prior to Oct. 1, 1921)...	12,232 72

Total.....		46,251 38
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Gross assets in Canada.....	\$	566,516 31
Deduct assets not admitted.....		6,642 85

Net admitted assets in Canada.....	\$	<u>559,873 46</u>
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LIABILITIES IN CANADA

Unsettled claims, viz.:—

Accident, unadjusted.....	\$ 1,268 77
Automobile (B), unadjusted.....	112,198 60
Burglary unadjusted.....	13,254 00
Plate Glass, unadjusted.....	378 60
Sickness, unadjusted.....	13,609 21
Steam Boiler and Fly-Wheel, unadjusted.....	71 00

Total net amount of unsettled claims.....	\$	140,780 38
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THE TRAVELERS INDEMNITY—Continued

LIABILITIES IN CANADA—Concluded.

Reserve of unearned premiums:—

Accident.....	\$ 18,860 81
Automobile (B.).....	56,642 80
Burglary.....	97,360 85
Plate Glass.....	5,858 93
Sickness.....	63,166 86
Steam Boiler and Fly Wheel.....	95,450 04
Total net reserve, \$337,370.29; carried out at 80 per cent.....	\$ 269,896 24
Taxes due and accrued.....	7,195 31
Claim adjusting expense.....	11,958 26
All other liabilities.....	263 51
Total liabilities in Canada.....	\$ 430,093 70

INCOME IN CANADA

Premiums	Class of business					
	Accident	Auto (B)	Burglary	Plate Glass	Sickness	Steam Boiler
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross written.....	45,365 56	144,742 69	124,336 55	11,481 76	137,080 40	89,996 62
Less return premiums....	3,165 51	20,175 90	16,566 85	1,238 69	8,357 11	12,434 15
Total deduction.....						
Net written.....	42,200 05	124,566 79	107,769 70	10,243 07	128,723 29	77,562 47
Net premiums written for all classes of business.....	\$ 491,065 37					
Interest earned.....	23,837 10					
Total income in Canada.....	\$ 514,902 47					

EXPENDITURE IN CANADA

Claims	Class of Business					
	Accident	Auto (B)	Burglary	Plate Glass	Sickness	Steam Boiler
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross claims incurred during the year.....	15,359 25	48,882 95	33,897 74	2,201 01	79,960 65	2,414 26
Less savings and salvage.....		863 36	21 00	421 90		8 85
Net incurred for said claims.....	15,359 25	48,019 59	33,876 74	1,779 11	79,960 65	2,405 41
Total net incurred for claims for all classes of business in Canada.....	\$ 181,400 75					
Adjustment expenses incurred.....	10,308 98					
Commission and brokerage.....	111,345 33					
Taxes.....	11,085 47					
Salaries, fees and travelling expenses:—Salaries: Chief agency, \$1,635.15; other, \$27,926.19; general and special agents, \$13,298.84; travelling expenses, \$5,458.43.....	48,318 61					
Miscellaneous expenditure viz.:—Advertising, \$154.97; furniture and fixtures, \$1,983.83; inspections and surveys, \$16,069.96; medical examiners' fees, \$1,239.38; postage, telegrams, telephones and express, \$4,450.74; printing and stationery, \$2,321.24; rents, \$16,182.89; other expenses \$73.21.....	42,506 22					
Total expenditure in Canada.....	\$ 404,965 26					

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THE TRAVELERS INDEMNITY—*Continued*

EXHIBIT OF PREMIUMS IN CANADA

	Accident	Auto (B)	Burglary	Sickness	Steam Boiler	Plate Glass
	Premiums	Premiums	Premiums	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920	41,021 64	62,439 93	105,162 02	134,535 62	132,348 42	12,500 91
Taken in 1921, new and re- newed.....	42,200 05	124,566 79	107,769 70	128,723 29	77,562 47	10,243 07
Totals.....	83,221 69	190,006 72	212,931 72	263,258 94	209,910 89	22,743 98
Less ceased.....	45,500 07	76,721 12	42,448 78	136,925 22	35,155 14	10,813 40
Gross and net in force at end of 1921.....	37,721 62	113,285 60	170,482 94	126,333 72	174,755 75	11,930 58

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

LEDGER ASSETS

Mortgage loans on real estate, first liens.....	\$ 309,999 97
Book value of bonds and stocks.....	6,971,331 80
Cash on hand, in trust companies and in banks.....	297,551 36
Premiums in course of collection.....	1,157,423 85
Total ledger assets.....	\$ 8,736,306 98

NON-LEDGER ASSETS

Interest accrued.....	92,893 98
Gross assets.....	8,829,200 96
Deduct assets not admitted.....	38,895 12
Total admitted assets.....	8,790,305 84

LIABILITIES

Unpaid claims.....	803,646 36
Expenses of investigation and adjustment of unpaid claims (estimated).....	51,911 56
Unearned premiums.....	4,995,979 34
Commissions, brokerage and other charges due or to become dues to agents or brokers....	281,396 59
Additional reserve.....	4,449 21
Salaries, rents, expenses, bills, accounts, fees, etc., due and accrued.....	28,897 28
Federal, state and other taxes, due or accrued (estimated).....	88,994 26
Total liabilities, except capital stock.....	6,225,274 60
Capital stock paid up in cash.....	1,500,000 00
Surplus over all liabilities.....	1,035,031 24
Total liabilities.....	8,790,305 84

INCOME

Total net cash received for premiums.....	\$ 7,879,591 51
Inspections.....	13,896 18
Interest and dividends.....	336,819 71
Gross increase, by adjustment, in book value of bonds.....	14,010 06
Agents' balances previously charged off.....	41 48
From other sources.....	327 38
Gross profit on sale or maturity of ledger assets.....	1,566 25
Total income.....	\$ 8,246,252 57

12 GEORGE V, A. 1922

THE TRAVELERS INDEMNITY—*Concluded*

DISBURSEMENTS

Net amount paid for claims.....	3,486,212 62
Investigation and adjustment of claims.....	276,861 75
Commission or brokerage.....	1,958,843 48
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	287,460 93
Salaries, travelling and all other expenses of agents not paid by commission.....	804,022 15
Salaries, travelling and all other expenses of payroll auditors.....	484 83
Inspections.....	352,472 28
Rents.....	191,546 75
State taxes on premiums.....	148,374 71
Insurance Department, licenses and fees.....	16,655 14
Federal taxes.....	83,011 35
All other licenses, fees and taxes.....	23,871 18
Agents' balances charged off.....	182 76
Gross decrease, by adjustment, in book value of bonds.....	2,383 64
Gross loss on sale or maturity of bonds.....	1,102 50
All other disbursements.....	265,987 77
Total disbursements.....	<u>\$ 7,889,473 84</u>

EXHIBIT OF PREMIUMS

	Premiums written or renewed dur- ing the year	Premiums terminated during the year	Net premiums in force at Dec. 31, 1921
Accident.....	\$ 295,989 49	\$ 298,096 20	\$ 232,792 96
Health.....	234,074 13	254,870 40	167,208 02
Liability (Auto).....	154,177 38	136,264 04	102,205 77
Plate Glass.....	1,371,346 02	1,335,378 75	840,161 94
Fly-Wheel.....	167,131 39	95,042 61	198,775 63
Auto and Teams and other Property Damage.....	5,859,232 42	5,793,700 52	3,511,456 88
Steam Boiler.....	967,564 87	679,875 90	1,773,126 76
Burglary and Theft.....	2,897,354 23	2,232,969 95	3,112,744 58
Property Damage and Collision other than Auto.....	<u>153,371 48</u>	<u>129,677 24</u>	<u>120,861 17</u>

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THE TRAVELERS INSURANCE COMPANY, HARTFORD, CONN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, L. F. BUTLER—Secretary, B. D. FLYNN—Principal Office, Hartford, Conn., U.S.A.—
Chief Agent in Canada, GEORGE G. FOSTER—Head Office in Canada, Montreal.

ACCIDENT DEPARTMENT

CAPITAL

Amount of capital authorized.....	\$25,000,000 00
Amount of capital subscribed for and paid thereon in cash.....	7,500,000 00

ASSETS IN CANADA

(For Invested Assets, see Life Statement.)

Agents' balances and premiums uncollected:—		
Accident (\$1,000.65 written prior to Oct. 1, 1921).....	\$ 13,722 38	
Liability (\$2,589.81 written prior Oct. 1, 1921).....	42,265 07	
Total.....	\$	55,987 45
Gross assets in Canada.....	\$	55,987 45
Deduct assets not admitted.....		3,590 46
Net admitted assets in Canada.....	\$	52,396 99

LIABILITIES IN CANADA

Unsettled claims—		
Accident, unadjusted.....	\$ 28,850 55	
Liability, unadjusted.....	48,254 14	
Total net amount of unsettled claims.....	\$	77,104 69
Reserve of unearned premiums, viz:—		
Accident.....	\$ 131,392 80	
Liability.....	132,358 71	
Ten Premium Accident.....	9,935 00	
Total, \$273,686.51; carried out at 80 per cent.....		218,949 21
Due and accrued for salaries, rent, advertising, agency and other expenses.....		10,004 17
All other liabilities.....		12,919 20
Total liabilities in Canada.....	\$	318,977 27

INCOME IN CANADA

Premiums	Class of Business	
	Accident.	Liability
	\$ cts.	\$ cts.
Gross premiums written.....	292,293 71	376,726 82
Less return premiums.....	13,251 55	30,128 26
Net premiums written.....	279,042 16	338,598 56
Net premiums written for all classes of business.....	\$	617,640 72
All other income earned.....		187 50
Total income in Canada.....	\$	617,828 22

12 GEORGE V, A. 1922

THE TRAVELERS—Continued

EXPENDITURE IN CANADA

Net losses incurred during the year:—

Accident.....	\$ 188,443 36
Liability.....	146,621 21
Total net losses incurred for all classes.....	\$ 335,064 57
Adjustment expenses incurred.....	50,834 49
Commission and brokerage.....	141,305 00
Taxes.....	8,187 32
Salaries and travelling expenses:—Salaries: chief agency, \$9,406.40; other, \$37,259.33; general and special agents, \$30,200.03; travelling expenses: \$7,559.68.....	84,425 44
Miscellaneous expenditure, viz:—Advertising, \$73.84; furniture and fixtures, \$2,010.09; inspections and surveys, \$8,569.41; legal expenses, \$12,776.76; medical examiners' fees, \$9,023.95; postage, telegrams, telephones and express, \$1,352.98; printing and stationery, \$1,880.14; rents, \$12,310.10; sundry, \$2,888.86.....	50,886 13
Total expenditure in Canada.....	\$ 670,702 95

SUMMARY OF PREMIUMS IN CANADA

	Accident	Liability
	Premiums	Premiums
	\$ cts.	\$ cts.
Gross in force at end of 1920.....	229,142 74	357,440 40
Taken in 1921, new and renewed.....	279,042 16	338,598 56
Totals.....	508,187 90	696,038 96
Less ceased (including renewed).....	245,402 29	434,357 82
Gross in force at end of 1921.....	262,785 61	261,581 14

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

INCOME

Total premium income.....	\$40,074,584 67
Cash received for interest and dividends.....	2,023,194 21
Agents' balances previously charged off.....	112 69
Gross profits on sale or maturity of bonds and stocks.....	1,561 50
Gross increase, by adjustment, in book value of bonds.....	46,845 00
From all other sources.....	68,387 14
Total income.....	\$42,214,685 21

DISBURSEMENTS

Net amount paid for claims.....	\$17,477,351 27
Matured endowments and surrender values under ten premium accident policies.....	25,358 13
Investigation and adjustment of claims.....	3,370,750 40
Paid stockholders for interest and dividends.....	1,500,000 00
Commissions or brokerage.....	7,718,271 78
Salaries, travelling and all other expenses of agents not paid by commissions.....	3,082,466 85
Salaries, travelling and other expenses of pay roll auditors.....	579,564 89
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	2,709,138 94
Medical examiners' fees and salaries.....	97,428 00
Inspections (other than medical and claim).....	1,095,819 42
Travelling expenses, home office.....	114,374 74
State taxes on premiums, Insurance Department licenses and fees.....	743,747 90
All other licenses, fees and taxes.....	505,437 66
Rents.....	836,313 73
Agents' balances charged off.....	823 51
Gross loss on sale of maturity of bonds.....	93,656 09
Gross decrease, by adjustment, in book value of bonds.....	25,988 31
All other disbursements.....	1,203,843 33
Total disbursements.....	\$41,180,334 95

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THE TRAVELERS—*Concluded*

LEDGER ASSETS

Loans secured by pledge of bonds or other collaterals.....	\$ 58,300 00
Book value of bonds and stocks owned.....	47,113,635 35
Cash on hand, in trust companies and in banks.....	2,991,651 63
Premiums in course of collection.....	5,440,094 80
Bills receivable.....	189,085 51
Agents' ledger balances.....	215,655 14
All other ledger assets.....	1,686 00
Total ledger assets.....	<u>\$56,010,107 43</u>

NON-LEDGER ASSETS

Interest due and accrued.....	455,858 82
All other non-ledger assets.....	41,009 44
Gross assets, life business.....	163,554,110 67
Total.....	\$220,061,086 36
Deduct assets not admitted.....	<u>1,055,404 12</u>
Total admitted assets.....	<u><u>\$219,005,682 24</u></u>

LIABILITIES

Total unpaid claims.....	\$24,056,971 11
Estimated expenses of investigations and adjustment of unpaid claims.....	122,618 92
Total unearned premiums.....	12,317,103 29
Commissions, brokerage and other charges due or to become due to agents or brokers.....	893,970 00
Due or accrued on account of salaries, rent, expenses, bills, accounts, fees, etc.....	344,277 37
Federal, state and other taxes due or accrued (estimated).....	729,089 40
Additional reserve.....	106,658 82
Special reserve.....	4,000,000 00
Total liabilities, life business.....	158,746,087 92
Total liabilities (excluding capital stock).....	\$201,316,776 83
Joint stock capital paid up in cash.....	7,500,000 00
Surplus over liabilities.....	<u>10,188,905 41</u>
Total liabilities.....	<u><u>\$219,005,682 24</u></u>

EXHIBIT OF PREMIUMS

Accident

Premiums on policies written or renewed during 1921.....	\$ 9,274,666 02
Premiums on policies terminated.....	9,097,362 09
Net premiums in force at December 31, 1921.....	<u><u>6,148,932 49</u></u>

Liability

Premiums on policies written or renewed during 1921.....	\$16,555,330 31
Premiums on policies terminated.....	15,730,530 12
Net premiums in force at December 31, 1921.....	<u><u>10,322,851 36</u></u>

THE ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, C. V. HOLDERMAN—Secretary, W. D. MURPHY—Principal Office, Columbus, O.—
Chief Agent in Canada, F. J. C. Cox—Head Office in Canada, Winnipeg, Man.

(Incorporated September 25, 1890. Dominion license issued, July 24, 1914)

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds on deposit with Receiver General, Viz.—

	Par value	Market value
United States of America Canal Loan, 1961, 3 p.c.....	\$ 3,000 00	\$ 2,520 00
City of Calgary, 1933, 5 p.c.....	27,000 00	23,760 00
Total on deposit with Receiver General	<u>\$ 30,000 00</u>	<u>\$ 26,280 00</u>

Carried out at market value.....\$ 26,280 00

Other Assets in Canada

Interest accrued	682 50
Agents' balances and premiums uncollected.	250 00
Total assets in Canada.....	<u>\$ 27,212 50</u>

LIABILITIES IN CANADA

Total net amount of claims, adjusted and unpaid.....	\$ 3,150 00
Total net amount of claims unadjusted.....	922 68
Total liabilities in Canada.....	<u>4,072 68</u>

INCOME IN CANADA

Net premiums written (\$30,738, less \$462, return premiums).....	\$ 30,276 00
Interest and dividends earned.....	1,440 00
All other income.....	1,159 00
Total income in Canada.....	<u>\$ 32,850 00</u>

EXPENDITURE IN CANADA

Total net loans incurred for accident claims during the year.....	\$ 25,747 07
Paid for chief agent, \$41.50; medical examiners' fees, \$30; headquarters, expenses, \$6,311.76; filling license, etc., \$331.02; salaries, \$1,500.....	8,214 28
Total expenditure in Canada.....	<u>\$ 33,961 35</u>

PREMIUMS IN CANADA

	Amount
Gross policies in force at end of 1920.....	\$ 12,560,000
Taken during 1921, new.....	2,315,000
Taken during 1921, renewed.....	730 000
Total.....	<u>\$ 15,605,000</u>
Deduct terminated.....	2,345,000
Gross and net in force at December 31, 1921.....	<u>\$ 13,260,000</u>

SESSIONAL PAPER No. 8

UNITED COMMERCIAL TRAVELERS—*Concluded*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

LEDGER ASSETS

Book value of bonds.....	\$ 943,550 00
Book value of real estate.....	39,166 00
Cash on hand, in trust companies and in banks.....	377,539 50
War Certificates.....	3,666 76
Total ledger assets.....	<u>\$ 1,363,922 36</u>

NON-LEDGER ASSETS

Interest accrued.....	15,532 76
Market value of real estate over book value.....	35,129 00
Assessments collected, not yet turned over to Supreme Lodge.....	206,216 00
All other assets.....	48,761 58
Gross assets.....	<u>1,669,561 70</u>
Deduct assets not admitted.....	48,243 58
Total admitted assets.....	<u><u>\$ 1,621,318 12</u></u>

LIABILITIES

Total net amount of unpaid claims.....	\$ 255,075 68
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	579 31
Suspense fund.....	387 63
All other liabilities.....	206,216 00
Total liabilities.....	<u><u>\$ 452,258 62</u></u>

INCOME

Net cash received for premiums.....	\$ 1,285,139 00
Rents.....	5,351 00
Received for interest and dividends.....	48,329 69
Gross increase by adjustment in book value of bonds.....	7,800 86
All other income.....	35,257 91
Total income.....	<u><u>\$ 1,381,878 46</u></u>

DISBURSEMENTS

Net amount paid for claims.....	\$ 911,092 09
Medical examiners' fees.....	9,186 00
Travelling and other expenses.....	3,643 28
Supreme Lodge meeting expenses.....	52,341 70
Salaries, fees and all other compensation of officers and trustees.....	63,461 95
Rents.....	5,000 00
State taxes on premiums, Insurance Department licenses and fees.....	1,463 82
Gross loss on sale or maturity of bonds.....	83 10
All other disbursements.....	152,145 69
Total disbursements.....	<u><u>\$ 1,193,422 63</u></u>

12 GEORGE V, A. 1922

THE UNITED STATES FIDELITY AND GUARANTY COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

President, J. R. BLAND—Secretary, R. HOWARD BLAND—Principal Office, Baltimore, Md., U.S.A.
Chief Agent in Canada, A. E. KIRKPATRICK—Head Office in Canada, Toronto.

(Incorporated March 19, 1896. Commenced business in Canada March 12, 1903)

CAPITAL

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 4,500,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Market value of bonds and debentures on deposit with Receiver General. (*For details, see Schedule B.*).....\$ 634,800 00

Other Assets in Canada

Market value of bonds and debentures deposited with Provincial Governments (*For details, see Schedule C.*)..... 25,800 00
Cash at head office in Canada..... 203 48
Cash in Dominion Bank, Toronto..... 5,576 44
Interest accrued..... 6,795 83

Agents' balances and premiums uncollected, viz.—

Guarantee (\$2,018.06 on business prior to Oct. 1, 1920).....\$ 36,480 60
Accident (\$296.67 on business prior to Oct. 1, 1921)..... 6,721 39
Sickness (\$293.50 on business prior to Oct. 1, 1921)..... 5,707 16
Burglary (\$259.33 on business prior to Oct. 1, 1921)..... 11,454 29
Liability (\$638.14 on business prior to Oct. 1, 1921)..... 26,408 54
Automobile (B), (\$91.92 on business prior to Oct. 1, 1921)..... 8,554 29

Total..... 71,494 74

Gross Assets in Canada.....\$ 744,670 49
Deduct Assets not admitted..... 2,698 22

Net admitted Assets in Canada..... 741,972 27

LIABILITIES IN CANADA

Net amount of accident claims, unadjusted.....\$ 620 00
Net amount of automobile (B) claims, unadjusted..... 18,805 00
Net amount of automobile (B) claims, resisted, in suit..... 2,000 00
Net amount of burglary claims, unadjusted..... 1,925 00
Net amount of liability claims, unadjusted..... 1,180 00
Net amount of liability claims, resisted, in suit..... 19,150 00
Net amount of guarantee claims, unadjusted..... 179,919 49
Net amount of guaranteed claims, resisted, in suit..... 71,233 85
Net amount of plate glass claims, unadjusted..... 560 00
Net amount of sickness claims, unadjusted..... 5,450 00

Total net amount of unsettled claims.....\$ 300,843 34

SESSIONAL PAPER No. 8

THE UNITED STATES FIDELITY AND GUARANTY—*Continued*LIABILITIES IN CANADA—*Concluded.*

Reserve of unearned premiums, viz.:

Guarantee.....	\$ 138,989 79
Accident.....	18,401 54
Plate Glass.....	10,022 69
Sickness.....	19,786 04
Burglary.....	54,273 55
Forgery.....	164 25
Liability.....	33,913 59
Automobile (B).....	31,637 78

Total, \$307,189.23, carried out at 80 per cent.....\$ 245,751 38
 Taxes due and accrued.....50,000 00

Total liabilities in Canada.....\$ 596,594 72

INCOME IN CANADA

Premiums	Class of Business			
	Accident	Auto (B)	Burglary	Forgery
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross written.....	46,022 80	75,289 94	128,237 46	519 75
Less reinsurance.....		2,373 91	19,524 04	63 75
Less return premiums.....	7,273 90	13,576 47	27,866 79	127 50
Total deduction.....		15,950 38	47,390 83	191 25
Net written.....	38,748 90	59,339 56	80,846 63	328 50

Premiums	Class of Business			
	Guarantee	Liability	Plate Glass	Sickness
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross written.....	347,281 09	139,819 07	23,273 30	46,267 13
Less reinsurance.....	20,325 09			
Less return premiums.....	39,042 50	27,172 59	5,766 65	7,597 45
Total deduction.....	59,367 59			
Net written.....	287,913 50	112,646 48	17,506 65	38,669 68

Total net premiums written for all classes of business.....\$ 635,999 90
 Interest earned on investments.....36,350 00

Total income in Canada.....\$ 672,349 90

12 GEORGE V, A. 1922

THE UNITED STATES FIDELITY AND GUARANTY—Continued

EXPENDITURE IN CANADA

Claims	Class of Business													
	Accident		Auto (B)		Burglary		Guarantee		Liability		Plate Glass		Sickness	
	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.
Gross claims incurred during the year.....	6,389	64	53,171	27	30,245	51	240,775	01	47,467	23	5,784	44	29,314	61
Less savings and salvage.....							61,180	58						
Less reinsurance.....					6,693	14		80	89					
Total deduction.....							61,261	56						
Net incurred for said claims....	6,389	64	53,171	27	23,552	37	179,513	45	47,467	23	5,784	44	29,314	61
Total net incurred for claims for all classes of business.....\$ 345,193 01														
Commission and brokerage.....154,197 04														
Taxes.....22,347 51														
Salaries, fees and travelling expenses—salaries—chief agency, \$78,373.84; other, \$36,674.98; travelling expenses—chief agency, \$9,246.88; other, \$3,101.70.....127,397 40														
Miscellaneous expenditure, viz.—Advertising, \$772.91; furniture and fixtures, \$684.24; legal expenses, \$491.58; postage, telegrams, telephones and express, \$7,321.70; printing and stationery, \$3,503.16; rents, \$8,514.41; underwriters' boards, associations, etc., \$1,565.04; duty, \$1,171.17; exchange, \$294.70; uncollected premium account, \$761.30; incidentals, \$2,951.14.....28,031 35														
Total expenditure in Canada.....\$ 677,166 31														

SUMMARY OF PREMIUMS IN CANADA

	Accident	Auto (B)	Burglary	Forgery
	Premiums	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	33,925 90	111,077 01	115,001 04	
Taken in 1921, new.....	17,605 31	75,289 94	110,135 44	519 75
Taken in 1921, renewed.....	28,417 49		18,102 02	
Totals.....	49,948 70	186,366 95	243,238 50	519 75
Less ceased.....	43,145 61	120,717 47	128,282 78	127 50
Gross in force at end of 1921.....	36,803 09	65,649 48	114,955 72	392 25
Less reinsured.....		2,373 91	19,524 04	63 75
Net in force at end of 1921.....	36,803 09	63,275 57	94,549 46	328 50

	Guarantee	Liability	Plate Glass	Sickness
	Premiums	Premiums	Premiums	Premiums
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross in force at end of 1920.....	291,450 50	84,213 83	16,493 91	30,678 90
Taken in 1921, new.....	224,111 42	135,209 40	23,273 30	17,967 44
Taken in 1921, renewed.....	123,169 67	4,609 67		28,299 69
Totals.....	638,731 59	224,032 90	39,767 21	76,946 03
Less ceased.....	340,426 93	156,205 22	19,721 83	37,373 95
Gross in force at end of 1921.....	298,304 66	67,827 18	20,045 38	39,572 08
Less reinsured.....	20,325 09			
Net in force at end of 1921.....	277,979 57	67,827 18	20,045 38	39,572 08

SESSIONAL PAPER No. 8

THE UNITED STATES FIDELITY AND GUARANTY—*Concluded*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER, 31 1921

LEDGER ASSETS

Book value of real estate.....	\$ 2,274,128 60
Mortgage loans on real estate, first liens.....	475,000 00
Loans secured by pledge on bonds, stocks or other collateral.....	45,501 40
Book value of stocks and bonds owned by the company.....	21,598,934 08
Cash on hand, in trust companies and banks.....	2,847,332 26
Premiums in course of collection.....	7,444,537 87
All other ledger assets.....	779,622 35
Total ledger assets.....	<u>\$35,037,556 56</u>

NON-LEDGER ASSETS

Interest due and accrued.....	279,655 44
Market value of real estate over book value.....	266,275 17
Gross assets.....	<u>\$35,583,487 17</u>
Deduct assets not admitted.....	2,011,036 95
Total admitted assets.....	<u><u>\$33,572,450 22</u></u>

LIABILITIES

Net amount of unpaid claims.....	\$ 9,958,926 02
Estimated expenses of investigation and adjustment of claims.....	87,978 00
Commission and brokerage.....	1,427,642 58
Total unearned premiums.....	11,114,936 07
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	35,464 32
Federal, state and other taxes due or accrued (estimated).....	922,317 87
Dividends declared.....	180,000 00
Reinsurance Premiums.....	36,760 99
Return premiums.....	39,639 95
All other liabilities.....	34,642 78
Total liabilities, excluding capital stock.....	<u>23,838,308 58</u>
Capital stock paid up in cash.....	4,500,000 00
Surplus beyond liabilities.....	5,234,141 64
Total liabilities.....	<u><u>\$33,572,450 22</u></u>

INCOME

Net cash received for premiums (other than perpetual).....	\$26,310,413 37
Inspections.....	6,146 48
Interest and dividends.....	1,036,145 25
Rents.....	163,222 84
Gross profit on sale or maturity of real estate and bonds.....	12,011 90
All other income.....	65,493 68
Total income.....	<u><u>\$27,593,433 52</u></u>

DISBURSEMENTS

Net amount paid for claims.....	\$11,217,334 36
Expenses of adjustment and settlement of claims.....	726,640 79
Commission and brokerage.....	5,445,710 35
Declared for dividends to stockholders.....	720,000 00
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	1,305,763 29
Salaries, travelling and all other expenses of agents, not paid by commission.....	2,727,708 59
Rent.....	331,422 20
Inspection, other than medical and claim.....	88,846 63
Taxes on real estate.....	25,409 26
Federal taxes.....	246,482 11
State taxes on premiums, Insurance Department licenses and fees.....	569,963 83
All other licenses, fees and taxes.....	229,114 15
Real estate expenses.....	72,046 25
Agents' balances charged off.....	9,310 24
Gross loss on sale or maturity of real estate.....	41,175 66
All other disbursements.....	879,410 63
Total disbursements.....	<u><u>\$24,636,338 34</u></u>

12 GEORGE V, A. 1922

THE WESTERN CASUALTY COMPANY

President, CHAS. F. TEW—Secretary, R. V. TOWNER—Principal Office, Denver, Colorado—
Chief Agent in Canada, W. H. BIEGEL—Head Office in Canada, Vancouver, B.C.

(Incorporated 1915. Dominion license issued March 14, 1919)

CAPITAL

Amount of capital authorized, subscribed and paid in cash.....\$ 200,000 00

ASSETS IN CANADA

Held solely for the protection of Canadian Policyholders

Bonds on deposit with Receiver General, viz.—

	Par value	Market value
Dom. of Canada Victory Loan, 1923, 5½ p.c.....	\$ 10,000 00	\$ 10,000 00
Dom. of Canada War Loan, 1934, 5½ p.c.....	3,500 00	3,465 00
United States Liberty Loan, 1928, 4½ p.c.....	1,000 00	1,020 00
United States Liberty Loan, 1938, 4½ p.c.....	5,500 00	5,610 00

Total on deposit with Receiver General.....\$ 20,000 00 \$ 20,095 00

Carried out at market value.....\$ 20,095 00

Other Assets in Canada

Cash in banks, viz.—

Royal bank, Vancouver.....	\$ 181 17
Royal Bank, Ottawa.....	1,295 04

Total cash in banks.....1,476 21

Agents' premiums, uncollected—

Agents' balances, uncollected.....1,031 70

Accident and Sickness, \$2,544.35; less commission, \$848.10.....1,696 25

Gross assets in Canada.....\$ 24,299 16

Deduct assets not admitted.....788 51

Net admitted assets in Canada.....\$ 23,510 65

LIABILITIES IN CANADA

Unsettled claims, viz.:—

Accident and sickness unadjusted.....\$ 807 50

Reserve of unearned premiums, viz.:—

Accident and sickness, carried out at 100 per cent.....4,988 25

Total liabilities in Canada.....\$ 5,795 75

INCOME IN CANADA.

Total premiums written.....\$ 29,436 51

Received for interest.....1,018 75

Total income in Canada.....\$ 39,240 26

SESSIONAL PAPER No. 8

THE WESTERN CASUALTY COMPANY—Continued

EXPENDITURE IN CANADA

Total net payments for claims occurring during the year.....	\$ 10,247 85
Commission and brokerage.....	11,784 07
Commission on profits.....	477 32
Salaries, \$3,268.20; office, \$8,785.....	12,053 20
Miscellaneous expenditure, viz.: furniture and fixtures, \$26; rents, \$2,018.10; postage, telegrams, telephones and express, \$741.62; printing and stationery, \$544.84; underwriters' boards, tariff associations, etc., \$16.36; Insurance Dept. fees, \$811.99; general expenses, \$700.68; medical examiners' fees, \$68.....	4,927 59
Total expenditure in Canada.....	\$ 39,490 43

SUMMARY OF PREMIUMS IN CANADA

Risks and Premiums	Class of Business	
	Accident and Sickness	
	Premiums	
	\$	cts.
Taken in 1921, new.....	29,436	51
Net in force at end of 1921.....	29,436	51

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

INCOME

Total net cash for received premiums.....	\$ 422,257 57
Policy fees.....	60,040 00
Interest and rents.....	16,325 62
Borrowed money.....	13,079 81
Gross profit on sale or maturity of ledger assets.....	158 73
From other sources.....	2,124 49
Total income.....	\$ 513,986 22

DISBURSEMENTS

Net amount paid for claims.....	\$ 160,165 38
Investigation and adjustment of claims.....	112 79
Policy fees retained by agents.....	60,040 00
Commissions or brokerage (less amount received on return premiums and reinsurances)....	127,390 42
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	44,642 55
Salaries, travelling and all other expenses of agents not paid by commissions.....	1,437 35
Rents.....	11,404 10
Dividends declared to shareholders.....	32,000 00
State taxes on premiums, Insurance Department licenses and fees.....	10,561 55
Federal taxes.....	10,805 03
Dividends declared to policyholders.....	8,258 60
Borrowed money, repaid.....	24,423 41
Interest on borrowed money.....	1,426 49
All other licenses, fees and taxes.....	1,257 32
All other disbursements.....	49,533 65
Total disbursements.....	\$ 543,458 64

LEDGER ASSETS

Book value of real estate.....	\$ 10,025 59
Mortgage loans on real estate, first liens.....	241,672 00
Loans secured by pledge of collaterals.....	1,104 78
Book value of bonds.....	70,250 00
Cash on hand, in trust companies, and banks.....	18,106 64
Premiums in the course of collection.....	3,570 34
Other ledger assets.....	651 96
Total.....	\$ 345,381 31

12 GEORGE V, A. 1922

THE WESTERN CASUALTY COMPANY—*Concluded*

NON-LEDGER ASSETS

Interest.....	\$	37,404 77
Other non-ledger assets.....		12,500 00
		<hr/>
Gross assets.....	\$	395,286 08
Deduct assets not admitted.....		16,070 34
		<hr/>
Total admitted assets.....	\$	379,215 74
		<hr/>

LIABILITIES

Total net amount of unpaid claims.....	\$	13,189 90
Total unearned premiums.....		52,463 02
Commissions, brokerage, etc.....		7,487 85
Salaries, rents.....		625 85
Federal, state and other taxes.....		7,976 52
Borrowed money, \$10,000; interest thereon, \$103.30.....		10,103 30
		<hr/>
Total liabilities, excluding capital stock.....	\$	91,846 44
Capital stock paid up in cash.....		200,000 00
Surplus over all liabilities.....		87,369 30
		<hr/>
Total.....	\$	379,215 74
		<hr/>

APPENDIX A

(Canadian Companies)

List of Directors and Shareholders

OF FIRE INSURANCE COMPANIES AND OF COMPANIES OTHER
THAN FIRE AND LIFE,

AS AT DECEMBER 31, 1921

OR SUBSEQUENT DATE.

LIST OF CANADIAN DIRECTORS OR MEMBERS OF ADVISORY BOARDS OF
BRITISH AND FOREIGN COMPANIES

(*Fire Companies and Companies other than Fire or Life*)

General Accident, Fire and Life Assurance Corporation, Ltd.—Peleg Howland, Toronto.

Glens Falls Insurance Company.—Geo. C. Chahoon, Jr.

Guardian Assurance Company, Limited.—Hon. Evelyn Hubbard, Chairman; D. Forbes Angus, Hon. A. W. Atwater, K.C., T. Bienvenu and Zéphérin Hébert.

The Liverpool and London and Globe Insurance Company, Limited.—T. R. Nelson, James Carruthers, Sir Alex. Lacoste, W. M. Macpherson, Sir F. Williams-Taylor.

Manufacturing Lumbermen's Underwriters.—W. E. Bigwood, Toronto.

North British and Mercantile Insurance Company.—Wm. McMaster, G. M. Moncel, E. L. Pease and Randall Davidson.

The Norwich Union Fire Insurance Society, Limited.—G. B. Patteson, H. F. Gooderham and J. W. Woods.

Phoenix Assurance Company, Limited.—C. W. Dean, Brig.-Gen'l F. S. Meighen, J. M. McIntyer and Sir H. K. Egan.

The Royal Exchange Assurance.—Sir H. V. Meredith, Chairman; J. S. Hough, K.C., Sir Lomer Gouin, H. B. Mackenzie and B. A. Weston.

Scottish Metropolitan Assurance Company, Limited.—N. J. Dawes, E. C. Pratt and D. C. Macarow.

The Scottish Union and National Insurance Company.—R. Southam and John MacDonald.

The Travelers Insurance Company, Hartford, Conn.—Trustees—The Royal Trust Co.

The Union Fire Insurance Company of Paris.—Lansing Lewis.

The Order of United Commercial Travelers of America.—G. W. Barrett, J. H. J. Murphy, D. L. Paulin, O. S. Chapin, H. A. Knight, S. S. Savage, A. T. Colquhoun, E. B. McMaster, K. W. Ross, T. H. Agnew, Fred J. C. Cox, W. C. Bell, W. S. Clay, C. F. Gardiner H. L. Moulden, A. R. McFarlane and G. H. O'Neill.

The United States Fidelity and Guaranty Company.—Lt. Col. A. E. Kirkpatrick.

The Yorkshire Insurance Company, Limited.—Hon. C. J. Doherty, G. M. Bosworth, A. L. McLaurin, P. R. DuTremblay and Lt. Col. The Hon. N. S. Shaughnessy.

THE ACADIA FIRE INSURANCE CO.

LIST OF DIRECTORS—(As at February 25, 1922)

C. C. Blackadar, Pres.; A. E. Jones, Vice-Pres.; C. H. Mitchell, G. R. Hart, W. M. P. Webster, R. MacD. Paterson and J. B. Paterson

LIST OF SHAREHOLDERS—(As at December 31, 1921)

Name	Address	No. of shares	Amount subscribed and paid in cash
Phoenix Assurance Co., Ltd.....	London, Eng.....	9,650	\$ 386,000
C. C. Blackadar.....	Halifax, N.S.....	50	2,000
A. E. Jones.....	".....	50	2,000
C. H. Mitchell.....	".....	50	2,000
G. R. Hart.....	".....	50	2,000
W. M. P. Webster.....	".....	50	2,000
R. MacD. Paterson.....	Montreal, P.Q.....	50	2,000
J. B. Paterson.....	".....	50	2,000
Totals.....		10,000	400,000

ANTIGONISH FARMERS' MUTUAL FIRE INSURANCE COMPANY

LIST OF DIRECTORS—(As at January 31, 1922)

J. R. Crocket, Pres.; G. H. Landry, Vice-Pres.; Duncan Chisholm, Manager and Secretary; John A. McDonald, John D. McDonald, John A. McLeod, D. R. Henderson, R. McDonald, W. D. McIntosh, F. R. Irish, James Thompson.

BEAVER FIRE INSURANCE COMPANY

LIST OF DIRECTORS—(As at January 27, 1922)

W. J. Christie, Pres.; G. W. Allan, K.C., and A. Gouzée, Vice-Presidents; F. Morton Morse, W. H. Cross, F. T. Griffin, D. H. Laird, K.C., A. De Jardin, J. Galt.

LIST OF SHAREHOLDERS—(As at December 31, 1921)

Name	Address	No. of shares	Amount subscribed	Amount paid in cash
			\$	\$
G. F. & J. Galt.....	Winnipeg.....	75	7,500	5,925
W. H. Cross.....	".....	50	5,000	3,950
John Galt.....	".....	25	2,500	1,975
Sir A. M. Nanton.....	".....	100	10,000	7,900
J. H. Munson, exco. est.....	".....	75	7,500	5,925
D. H. Laird.....	".....	25	2,500	1,975
W. J. Christie.....	".....	100	10,000	7,900
F. Morton Morse.....	".....	50	5,000	3,950
F. T. Griffin.....	".....	40	4,000	3,160
G. W. Allan.....	".....	130	13,000	10,270
Northern Trust Coy.....	".....	100	10,000	7,900
Andre Gouzée.....	".....	125	12,500	9,875
A. De Jardin.....	".....	25	2,500	1,975
Union Insurance Society of Canton.....	".....	2,000	200,000	158,000
C. Montagne Ede.....	Canton, China.....	25	2,500	1,975
Mrs. F. M. Morse.....	Winnipeg.....	50	5,000	3,950
W. J. Tupper.....	".....	10	1,000	790
Totals.....		3,005	300,500	237,395

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA

LIST OF DIRECTORS—(As at February 4, 1922)

Henry N. Roberts, Pres.; J. R. L. Starr, K. C., Vice-Pres.; Chas. S. Blake, W. R. C. Corson,
Rolph R. Corson.

LIST OF SHAREHOLDERS—(As at December 31, 1921)

Name	Address	Amount subscribed and paid in cash
		\$
Chas. S. Blake.....	Hartford, Conn.....	2,000
W. R. C. Corson.....	".....	2,000
R. R. Corson.....	Toronto, Ont.....	2,000
Henry N. Roberts.....	".....	2,000
J. R. L. Starr, K.C.....	".....	2,000
Hartford Steam Boiler Inspection and Insee. Co.....	Hartford, Conn.....	90,100
Totals.....		100,100

SESSIONAL PAPER No. 8

BRITISH AMERICA ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at February 28, 1922).

W. B. Meikle, Pres.: Vice-Pres., Wilfrid M. Cox; Sir John Aird, Robert Bickerdike, Lt.-Col. Henry Brock, Alfred Cooper, H. C. Cox, John H. Fulton, D. B. Hanna, G. A. Morrow, Major-Gen'l Sir Henry Pellatt, C.V.O., E. R. Wood, Miller Lash, K.C.

LIST OF SHAREHOLDERS—(COMMON STOCK)—(As at Dec. 31, 1921).

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Acres, Annie J.	St. Catharines, Ont.	40	1,000 00	1,000 00
Adamson, W. H.	Toronto, Ont.	17	425 00	425 00
Agar, Charles J.	"	6	150 00	150 00
Agar, R. T.	Ingersoll, Ont.	10	250 00	250 00
Aird, Sir John.	Toronto, Ont.	200	5,000 00	5,000 00
Allen, Mrs. Emma J.	"	38	950 00	950 00
Allen, Rev. Robert W.	Brampton.	8	200 00	200 00
Ardagh, Miss Anna B.	"Ardraven" Barrie, Ont.	9	225 00	225 00
Ardagh, Henry H.	"	9	225 00	225 00
Armour, E. Douglas, K.C.	Toronto, Ont.	20	500 00	500 00
Armour, Robert.	Montreal, Que.	41	1,025 00	1,025 00
Armstrong, Mrs. Fidelia J.	Toronto, Ont.	8	200 00	200 00
Atkinson, D. H.	"	5	125 00	125 00
Bailey, P. L.	"	20	500 00	500 00
Bailey, Mrs. P. L.	Mimico, Ont.	5	125 00	125 00
Baker, est. of John T.	New York, N.Y.	100	2,500 00	2,500 00
Ball, Mary Veronica.	Woodstock, Ont.	2	50 00	50 00
Banks, Mrs. Emily.	Care of W. H. Banks, Toronto, Ont.	20	500 00	500 00
Barkworth, J. E.	Baltimore, Md.	20	500 00	500 00
Baxter, est. of James E.	Edmonton, Alta.	4	100 00	100 00
Behan, Mrs. Julia.	Orange, N.J.	13	325 00	325 00
Bell, A. J., est. of.	Halifax, N.S.	10	250 00	250 00
Bezley, Mrs. E. A.	Toronto, Ont.	11	275 00	275 00
Bickerdike, Robert.	Montreal, Que.	215	5,375 00	5,375 00
Biggs, Mrs. Gertrude L.	Toronto, Ont.	27	675 00	675 00
Black, MacM.	Springfield, Ont.	5	125 00	125 00
Blossom, Geo. W.	Chicago, Ill.	100	2,500 00	2,500 00
Blake, Mrs. M. M.	c-o A. W. Blake, 290 Garry St., Winnipeg, Man.	50	1,250 00	1,250 00
Bond, exec. of estate of John M.	Toronto, Ont.	26	650 00	650 00
Boswell, A. R., K.C. (in trust)	"	2	50 00	50 00
Bower, Mrs. Sarah E.	"	20	500 00	500 00
Bowie, Dr. E. F.	"	2	50 00	50 00
Boyd, Mrs. Mary H.	"	8	200 00	200 00
Boyd, W. Y.	Care of Mrs. A. Y. Boyd, 85 Gore St., Kingston, Ont.	5	125 00	63 06
Brock, estate W. R.	Toronto, Ont.	6	150 00	150 00
Brown, estate of Rev. Geo.	"	26	650 00	650 00
Brummell, Mrs. Kate W.	"	96	2,400 00	2,400 00
Bryan, A. W.	"	20	500 00	150 00
Bryan, Geo. J.	"	5	125 00	125 00
Bryan, Geo. J. (in trust)	"	5	125 00	125 00
Buckingham, W. E., Trustee.	Guelph, Ont.	12	300 00	300 00
Bunnell, Arthur K.	Brantford, Ont.	5	125 00	125 00
Buntin, estate of Alex.	Montreal, Que.	143	3,575 00	3,575 00
Buntin, Alex.	Toronto, Ont.	71	1,775 00	1,775 00
Bunting, Mrs. A. V. A.	Montreal, Que.	28	700 00	700 00
Burton, Geo. F.	"	20	500 00	500 00
Cayley, Mrs. Agnes L.	Collingwood, Ont.	16	400 00	400 00
Cambridge Trust Co.	Cambridge, Mass.	532	13,300 00	13,300 00
Cameron, Mrs. E. S.	Toronto, Ont.	50	1,250 00	1,250 00

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BRITISH AMERICA ASSURANCE COMPANY—Continued

LIST OF SHAREHOLDERS—COMMON STOCK—Continued

Name	Address	No. of shares	Amount subscribed		Amount paid in cash	
			\$	cts.	\$	cts.
Carey, J. P.	Unknown.....	1	25	00	25	00
Carpenter, estate of E.	Collingwood, Ont.....	3	75	00	75	00
Carpenter, Edward M.	Los Angeles, Cal.....	4	100	00	100	00
Carpenter, Henry S.	Regina, Sask.....	3	75	00	75	00
Carmichael, Miss A. C.	214 St. George St., Toronto, Ont.....	60	1,500	00	1,500	00
Cartwright, John R.	Toronto, Ont.....	12	300	00	300	00
Catheart, R.	Unknown.....	1	25	00	25	00
Central Canada Loan & Sav. Co.	Toronto, Ont.....	221	5,525	00	5,525	00
Chafee, Zechariah, jr.	Providence, R.I.....	18	450	00	450	00
Champion, estate of Charles.	Brantford, Ont.....	27	675	00	675	00
Champion, Iden W.	"	26	650	00	650	00
Clark, Janet.	Care of J. A. Patterson, Toronto, Ont.....	2	50	00	50	00
Clark, Janet and Barbara Stewart.	"	1	25	00	25	00
Clark, Martha E.	Dundas, Ont.....	28	700	00	700	00
Clarkson, Edith Mary.	Toronto, Ont.....	400	10,000	00	10,000	00
Cook, C., Pres., W. G. Heliker, manager (Royal Loan & Savings Co.).	Brantford, Ont.....	100	2,500	00	2,500	00
Cooper, Alfred.	London, Eng.....	50	1,250	00	1,250	00
Coutts, James.	Ufford, Muskoka.....	20	500	00	500	00
Cox, H. C.	Toronto, Ont.....	200	5,000	00	5,000	00
Cuksey, R.	Chatham, Ont.....	4	100	00	66	73
Cunningham, Mrs. Margaret.	Care of J. Sutherland & Sons, Guelph, Ont.....	50	1,250	00	1,250	00
De Gex, L. M.	Canadian Bank of Com- merce, Prince Rupert, B.C.....	26	650	00	650	00
Duffett, Herbert.	Toronto, Ont.....	157	3,925	00	3,925	00
Duffett, Walter.	"	20	500	00	500	00
Duncan, John, exec. of estate of Wm. Duncan.	"	17	425	00	425	00
Dundas, Mrs. Amy C.	"	19	475	00	475	00
Dundas, Miss Amy D.	"	4	100	00	100	00
Dunham, Mrs. Alice.	Boston, Mass.....	67	1,675	00	1,675	00
Dunlop, Belle.	Woodstock, Ont.....	2	50	00	50	00
Dunlop, H. C.	Goderich, Ont.....	48	1,200	00	1,200	00
Dunlop, James.	Woodstock, Ont.....	1	25	00	25	00
Dunlop, Stevenson.	"	1	25	00	25	00
Dunnett, Mrs. Jessie.	Toronto, Ont.....	30	750	00	750	00
Dupuis, Mrs. Annie J.	Care of R. Crawford, Kingston, Ont.....	13	325	00	325	00
Eaton, Mrs. A. E.	Owen Sound.....	50	1,250	00	1,250	00
Ellis, Mrs. Mary E.	Toronto, Ont.....	8	200	00	200	00
Elliott, Christopher.	Unknown.....	16	400	00	400	00
Emery, Mrs. C. E. and H. M.	Port Burwell, Ont.....	10	250	00	250	00
Enright, Mrs. Kate, Enright, C. J., Adminis- trator.	Collingwood, Ont.....	16	400	00	400	00
Essery, W. H.	Toronto, Ont.....	10	250	00	75	00
Farwell, W. G. (in trust).	St. Francis Court, River Side Drive and 135th St., New York, N.Y.	40	1,000	00	1,000	00
Featherstonhaugh, J. E.	Toronto, Ont.....	10	250	00	250	00
Featherstonhaugh, J. J.	"	10	250	00	250	00
Ferrah, Miss Maggie.	Oakville, Ont.....	1	25	00	25	00
Ferrah, Miss Mary.	"	2	50	00	50	00
Ferrier, Mrs. Annie.	Care of C. R. McKeown, Orangeville, Ont.....	7	175	00	175	00
Fitton, H. W.	Canadian Bank of Com- merce, Brantford, Ont.	10	250	00	250	00
Fitton, C. H., N. and H. W. (trustees).	"	10	250	00	250	00
Fletcher, Robert J.	Barrie, Ont.....	10	250	00	250	00
Forster, Geo.	Toronto, Ont.....	1	25	00	25	00
Fudger, W. E.	592 Indian Rd., Toronto, Ont.....	22	550	00	550	00
Gamble, Geo., est. of Mary I. Gamble exec..	Toronto, Ont.....	21	525	00	525	00
Gamble, Mrs. Matilda.	"	24	600	00	600	00
Gardiner, Samuel.	Unknown.....	1	25	00	25	00

SESSIONAL PAPER No. 8

BRITISH AMERICA ASSURANCE COMPANY—Continued

LIST OF SHAREHOLDERS—COMMON STOCK—Continued

Name	Address	No. of shares	Amount subscribed		Amount paid in cash	
			\$	cts.	\$	cts.
Garrow, E. F.....	Toronto, Ont.....	22	550	00	550	00
Gibson, Rev. John, exec. est. of.....	Toronto, Ont.....	10	250	00	250	00
Gilmour, Thomas.....	".....	50	1,250	00	1,250	00
Godwin, est. of W. H.....	Kingston, Ont.....	5	125	00	125	00
Gorham, Mrs. Helen D.....	Milton, Ont.....	10	250	00	250	00
Hamilton, J. M. and J. H. Sharpe, executors..	San Francisco, Cal.....	72	1,800	00	1,800	00
Hamilton, Clark, and Win. F. Nickle, trustees.	Kingston, Ont.....	9	225	00	225	00
Hammond, L. D.....	Chicago, Ill.....	40	1,000	00	1,000	00
Haney, Mrs. Annie H.....	Strathroy, Ont.....	15	375	00	375	00
Hanna, D. B.....	Toronto, Ont.....	6	150	00	150	00
Harper, Mrs. L. M. C.....	Kingston, Ont.....	3	75	00	75	00
Harris, Arthur B.....	Clarkson, Ont.....	13	325	00	325	00
Harris, Miss Lucy.....	Toronto, Ont.....	26	650	00	650	00
Haskill, Mrs. Sarah.....	St. Clair, Mich.....	13	325	00	325	00
Hay, A. W.....	Quebec, Que.....	20	500	00	500	00
Hay, E., Executors of Estate of.....	Toronto, Ont.....	208	5,200	00	5,200	00
Heribel, Louis Emile.....	St. Hyacinthe, Que.....	3	75	00	75	00
Hewson, Mrs. Fanny B.....	Niagara Falls, Ont.....	20	500	00	500	00
Hine, W. L. and M. W. (in trust).....	Toronto, Ont.....	20	500	00	500	00
Hirschberg, Mrs. Mary.....	Merchants Exchange Bldgs., St. Louis, Mo.	50	1,250	00	1,250	00
Holcroft, H. S.....	Orillia, Ont.....	10	250	00	250	00
Hooper, Edward M.....	Toronto, Ont.....	2	50	00	50	00
Hooper, Mrs. Isabella L.....	Care of Dr. Hooper, Toronto, Ont.....	2	50	00	50	00
Hoskin, John, K.C., LL.D. Carpmael, A. C., Miss, Executrix of estate.....	Care McCarthy, Osler, Hoskin & Harcourt, Toronto, Ont.....	286	7,150	00	7,150	00
Howard, R. M.....	Toronto, Ont.....	4	100	00	100	00
Howson, est. of H. B.....	".....	10	250	00	250	00
Hutton, Mrs. E. A.....	Care of H. L. Hutton, White Shiles & Co., 312-315 Westminster Trust Block, New Westminster, B.C.....	20	500	00	500	00
Imrie, Mrs. Isabella J.....	Detroit, Mich.....	71	1,775	00	1,775	00
Irving, Mrs. Louisa S.....	Care L. H. Irving, Prov. Secy's Dept., Parlia- ment Bldgs., Toronto, Ont.....	3	75	00	75	00
Jackes, Mrs. Kate, exec.....	Toronto, Ont.....	49	1,225	00	1,225	00
Kehoe, Christopher J.....	Care of F. S. Hirschberg & Co., St. Louis, Mo..	50	1,250	00	1,250	00
Kenny, est. of James J.....	Toronto, Ont., care of Mrs. P. L. Bailey, Mimico, Ont.....	79	1,975	00	1,975	00
Kent, Miss Myra.....	Toronto, Ont.....	53	1,325	00	1,325	00
Kernahan, J. K.....	St. Catharines, Ont.....	10	250	00	250	00
Kiely, P. G.....	Toronto, Ont.....	3	75	00	75	00
Kiely, W. G.....	".....	3	75	00	75	00
Kiely, W. M.....	".....	3	75	00	75	00
Kiely, A. J.....	Walkerville, Ont.....	3	75	00	75	00
Kimmerly, P. G., est. of late.....	Care of Mrs. P. G. Kim- merly, Westmount, Que.....	20	500	00	500	00
Kirkpatrick, W. M. and A. T., execs.....	Care of Wm. Kirkpat- rick, C.P.R., Winni- peg, Man.....	25	625	00	625	00
Laird, Mrs. Mary.....	Toronto, Ont.....	6	150	00	150	00
Lambe, Mrs. A. W.....	Hamilton, Ont.....	15	375	00	375	00
Larkin, Aimée T.....	St. Catharines, Ont.....	40	1,000	00	1,000	00
Larkin, Maria E.....	".....	40	1,000	00	1,000	00
Larkin, Ellen M.....	".....	40	1,000	00	1,000	00
Lavis, estate of Chas. S. Masson, exec.....	Belleville, Ont.....	80	2,000	00	2,000	00
Lash, Miller, Executor.....	Toronto.....	66	1,650	00	1,650	00

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BRITISH AMERICA ASSURANCE COMPANY—Continued

LIST OF SHAREHOLDERS—COMMON STOCK—Continued

Name	Address	No. of shares	Amount subscribed	Amount paid in cash
			\$ cts.	\$ cts.
Lash, Z. A., K.C., LL.D., Estate of.....	Can. Bank of Commerce Bldg., Toronto, Ont..	6	150 00	150 00
Leach, James.....	Toronto, Ont.....	40	1,000 00	1,000 00
Leslie, William.....	Unknown.....	2	50 00	50 00
Lester, Thomas W.....	Hamilton, Ont.....	22	550 00	550 00
Long, Thomas (in trust).....	Collingwood, Ont.....	229	5,725 00	5,725 00
Long, John J.....	Care of Thomas Long, Toronto, Ont.....	16	400 00	400 00
Long, Elizabeth, executrix.....	Toronto.....	13	325 00	325 00
Long, Miss Marcella.....	Toronto, Ont.....	16	400 00	400 00
Long, Miss Mary.....	".....	16	400 00	400 00
Long, Miss Margaret E.....	Stratford, Ont.....	16	400 00	400 00
Long, Thos. P.....	Collingwood.....	54	1,350 00	1,350 00
Ludlow, Mrs. Ethel.....	Los Angeles.....	5	125 00	125 00
Maddison, Mrs. Esther A.....	Toronto, Ont.....	10	250 00	250 00
Mahony, T. H.....	Care of Mahony and Brodie, Quebec, Que..	80	2,000 00	2,000 00
Marling, Thomas W. B.....	Lakefield, Ont.....	1	25 00	25 00
Marsh, Mrs. Emily Carew.....	Lindsay, Ont.....	21	525 00	525 00
Maughan, Mrs. Fanny.....	Toronto, Ont.....	10	250 00	250 00
Meadows, Mrs. Emily M.....	Mooretown, Ballycogley Vexford, Ireland.....	24	600 00	600 00
Meikle, W. B.....	Toronto, Ont.....	330	8,250 00	8,250 00
Milner, Mrs. Margaret Flavell.....	".....	12	300 00	300 00
Moran, W. J.....	Winnipeg, Man.....	18	450 00	450 00
Morrison, Miss Ethel I.....	Montreal, Que.....	176	4,400 00	4,400 00
Morrow, Geo. A.....	Central Canada Loan & Savings Co., Toronto, Ont.....	137	3,425 00	3,425 00
Mountain, Rev. J. J. S., exec. est. of.....	Cornwall, Ont.....	102	2,550 00	2,550 00
Mountain, Mrs. Louisa Mira.....	St. Catharines, Isle of Wight, England.....	36	900 00	900 00
Moyna, Rev. Michael, exec. est. of.....	McDonnell Square, Tor- onto, Ont.....	40	1,000 00	1,000 00
Mumford, Fannie R.....	Montreal.....	10	250 00	250 00
Munro, Alexander.....	Toronto, Ont.....	5	125 00	125 00
Munro, James.....	".....	2	50 00	50 00
Macaulay, Miss C. I.....	Kingston, Ont.....	20	500 00	500 00
Macdonald, The Baroness.....	Care of A. V. Sinclair, Barrister, Ottawa, Ont.	56	1,400 00	1,400 00
McGillvray, Mrs. Clara D.....	Kingston, Ont.....	20	500 00	500 00
MacKerchar, Donald.....	1st National Bk., Min- neapolis, Minn.....	2	50 00	50 00
MacMahon, Miss Amy E.....	London.....	20	500 00	500 00
MacMahon, H. W.....	Toronto, Ont.....	10	250 00	250 00
McCabe, S. L.....	Lotus, Ont.....	20	500 00	500 00
McCallum, J. Finlay.....	Edmonton, Alta.....	5	125 00	125 00
McDonald, Mrs. Alice.....	Guelph, Ont.....	7	175 00	175 00
McGee, Mrs. E.....	Ottawa.....	162	4,050 00	4,050 00
McIntosh, James Innes.....	Guelph, Ont.....	8	200 00	200 00
McKay, Geo.....	Unknown.....	2	50 00	50 00
McKeown, Mrs. Christina Innes.....	Care of C. R. McKeown, Barrister, Orangeville, Ont.....	7	175 00	175 00
McLaughlin, Dr. R. G.....	Toronto, Ont.....	2	50 00	50 00
McLean, Donald.....	".....	2	50 00	50 00
McMichael, J. A.....	3624 Pittsburgh Ave., Minneapolis, Minn.....	2	50 00	50 00
National Trust Co., Ltd.....	Toronto, Ont.....	668	16,700 00	16,700 00
Niehans, Katharine L., and Tor. Gen. Trusts Corp., exec. of est. of late Chas. Niehans....	Toronto, Ont.....	80	2,000 00	2,000 00
Nicholls, H. A.....	Richmond Hill, Ont.....	4	100 00	100 00
Niven, John K. & Co.....	Toronto, Ont.....	10	250 00	250 00
Northcote, Henry.....	".....	2	50 00	50 00
Northern Life Assurance Co.....	London, Ont.....	200	5,000 00	5,000 00
O'Flynn, Francis E.....	Belleville, Ont.....	16	400 00	400 00
O'Flynn, Fred. W.....	Toronto, Ont.....	10	250 00	250 00
O'Flynn, Philo Walter.....	Toronto, Ont.....	17	425 00	425 00

SESSIONAL PAPER No. 8

BRITISH AMERICA ASSURANCE COMPANY—Continued

LIST OF SHAREHOLDERS—COMMON STOCK—Continued

Name	Address	No. of shares	Amount subscribed		Amount paid in cash	
			\$	cts.	\$	cts.
O'Hara, James.....	Toronto, Ont.....	6	150	00	150	00
Park, James.....	Toronto, Ont.....	2	50	00	50	00
Parker, Mrs. M. D.....	Winnipeg, Man.....	12	300	00	300	00
Paterson, Miss Helen M.....	Toronto, Ont.....	14	350	00	350	00
Paterson, John A.....	".....	2	50	00	50	00
Paterson, Miss Mary Louise.....	Los Angeles, Calif.....	48	1,200	00	1,200	00
Paterson, Rev. T. W.....	Toronto, Ont.....	84	2,100	00	2,100	00
Pearcy, G. S. (in trust).....	".....	12	300	00	300	00
Pellatt, Major-Genl. Sir Henry, C.V.O.....	Traders Bank Bldg., Toronto, Ont.....	412	10,300	00	10,300	00
Perry, Walter D.....	Mitchell, Ont.....	280	7,000	00	7,000	00
Poole, James.....	Glencoe, Ont.....	4	100	00	100	00
Porter, John S.....	Toronto, Ont.....	34	850	00	850	00
Potts, Mrs. Jane V.....	Stirling, Ont.....	20	500	00	500	00
Power, William, exec. est. of.....	Toronto, Ont.....	4	100	00	100	00
Provident Investment Co.....	".....	20	500	00	500	00
Proudfoot, Wm.....	Goderich, Ont.....	200	5,000	00	5,000	00
Raikes, Geo. (in trust) exec. est. of.....	Toronto, Ont.....	60	1,500	00	1,500	00
Raikes, Geo., exc. est. of.....	".....	60	1,500	00	1,500	00
Ramsay, William, exec. est. of.....	".....	13	325	00	325	00
Rance, Mrs. Harriet.....	Clinton, Ont.....	40	1,000	00	1,000	00
Renwick, Mrs. Jane Macdonald.....	29 Hillside Road, Stam- for Hill, London, N., England.....	10	250	00	250	00
Ridout, Percival F.....	Can. Bank of Commerce North Toronto.....	30	750	00	750	00
Robinson, Mrs. Elizabeth.....	".....	50	1,250	00	1,250	00
Robert, E. A.....	Montreal, Que.....	80	2,000	00	2,000	00
Rogers, Dr. J. M.....	Ingersoll, Ont.....	4	100	00	100	00
Ross, Fred. H.....	Toronto, Ont.....	10	250	00	250	00
Rowell, Mrs. Elizabeth (deceased).....	".....	10	250	00	250	00
Roxborough Trust Co.....	Roxborough, Pa.....	40	1,000	00	1,000	00
Royal Trust Co.....	Montreal.....	114	2,850	00	2,850	00
Scott, Ann.....	Unknown.....	8	200	00	200	00
Scott, C. W.....	Toronto, Ont.....	20	500	00	500	00
Shaw, Mrs. Isabel T.....	Hamilton, Ont.....	15	375	00	375	00
Sharpe, Miss Clara L.....	San Francisco, Cal.....	17	425	00	425	00
Simpson, Charles C.....	Care of Wm. A. Simpson & Son, Philadelphia, Pa.....	20	500	00	500	00
Simpson, William M.....	".....	20	500	00	500	00
Sims, P. H., Estate of.....	Toronto, Ont.....	200	5,000	00	5,000	00
Smart, A. M.....	Care of G. M. Gunn & Son, London, Ont.....	20	500	00	500	00
Smiley, James.....	Paris, Ont.....	4	100	00	100	00
Smith, Mrs. Jane M., executrix.....	Montreal, Que.....	6	150	00	150	00
Smith, W. W.....	Raleigh, N.C.....	40	1,000	00	1,000	00
Executors of the estate of the late Mrs. Eliza- beth J. Sproule.....	Toronto.....					
Stewart, Barbara.....	Toronto, Ont.....	2	50	00	50	00
Stewart, James B.....	".....	4	100	00	100	00
Stewart, Wm. E., exec.....	".....	4	100	00	100	00
Stewart, John Duncan, exr. (in trust).....	".....	52	1,300	00	1,300	00
Strathy, James Robert.....	Care of A. G. Strathy, Toronto, Ont.....	60	1,500	00	1,500	00
Strathy, Miss Elizabeth M. L.....	".....	9	225	00	225	00
Strathy, A. G.....	".....	40	1,000	00	1,000	00
Strathy, Gerard B.....	".....	9	225	00	225	00
Taylor, Maria and R. V. Sinclair, exr.....	Ottawa, Ont.....	10	250	00	250	00
Thomson, R. G. O.....	Care of Canada Land & Investment Co., Tor- onto.....	6	150	00	150	00
Thompson, Robert, estate of.....	Care of R. W. Thomp- son, Toronto, Ont.....	544	13,600	00	13,600	00
Thomson, M. G.....	Care of R. G. O. Thom- son, 43 Victoria St., Toronto.....	7	175	00	175	00

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BRITISH AMERICA ASSURANCE COMPANY—Continued

LIST OF SHAREHOLDERS—COMMON STOCK—Concluded

Name	Address	No. of shares	Amount subscribed	Amount paid in cash
			\$ cts.	\$ cts.
Toronto General Trusts Corp. (in trust).....	Toronto, Ont.....	210	5,250 00	5,250 00
Toronto General Trusts Corp., executors estate of Jane Todd Kirkland.....	"	80	2,000 00	2,000 00
Toronto General Trusts Corp., executors, estate of John Gowans.....	"	50	1,250 00	1,250 00
Toronto General Trusts Corp., administrators of est. of Mrs. E. M. Dalton.....	"	13	325 00	325 00
Toronto General Trusts Corp. (trustees).....	"	30	750 00	750 00
Toronto General Trusts Corp., exec. of estate of Chas. E. Goad.....	"	700	17,500 00	17,500 00
Toronto General Trusts Corp. (in trust), "Byrnes".....	"	114	2,850 00	2,850 00
Toronto General Trusts Corp. (trustees), M. Long Family.....	"	2	50 00	50 00
Toronto General Trusts (in trust for Flora Featherstonhaugh).....	Toronto, Ont.....	5	125 00	125 00
Toronto General Trusts, exec. estate of Alex. Smith.....	"	40	1,000 00	1,000 00
Toronto General Trusts, exec. and trustees estate Jas. K. Osborne.....	"	690	17,250 00	17,250 00
Toronto General Trusts, exec. estate of Peter Freysing.....	"	26	650 00	650 00
Toronto General Trusts, Trustees of estate of Mrs. C. L. Featherstonhaugh.....	"	5	125 00	125 00
Toronto General Trusts, exec. of estate of Sir Wm. M. Clark.....	"	13	325 00	325 00
Toronto General Trusts, exec. of estate of Frank E. Curtis.....	"	4	100 00	100 00
Townley, W. R.....	Chicago, Ill.....	20	500 00	500 00
Turner, Geo. R.....	MacGregor, Iowa.....	4	100 00	100 00
Turner, J. A. and C.....	Melfort, Sask.....	9	225 00	225 00
Turner, Charles Conrad.....	Winnipeg, Man.....	5	125 00	125 00
Ugoccioni, Alessandro "Marchise".....	"	142	3,550 00	3,550 00
Vachon, Mrs. Belinda L.....	Prince Albert, Sask.....	16	400 00	400 00
Wade, Mrs. Lillie M.....	Brighton, ant.....	33	825 00	825 00
Walker, Miss Mary L.....	Ottawa, Ont.....	24	600 00	600 00
Walker, W. H.....	Governor General's Office, Ottawa, Ont.....	14	350 00	350 00
Warren, Charles D.....	Toronto, Ont.....	1	25 00	25 00
Watson, Mrs. Sarah.....	"	125	3,125 00	3,125 00
Weir, James.....	Unknown.....	8	200 00	200 00
Western Assurance Co.....	Toronto, Ont.....	19,683	492,075 00	492,075 00
Wheeler, Mrs. A. L.....	St. Paul, Minn.....	162	4,050 00	4,050 00
Whittier, H. F.....	Trenton, Ont.....	18	450 00	450 00
Wilson, Chas. S., trustees of estate.....	Care of John Stark Co., Toronto, Ont.....	40	1,000 00	1,000 00
Wilson, John.....	Unknown.....	8	200 00	200 00
Wigham, John Walker.....	Toronto, Ont.....	40	1,000 00	1,000 00
Wingard, Miss Nora N.....	Morrisburg, Ont.....	26	650 00	650 00
Wolfe, Mrs. Maude G.....	Vancouver, B.C.....	52	1,300 00	1,300 00
Wolfe, Fred. (in trust for F. B. Wolfe).....	"	2	50 00	50 00
Wood, Margaret L.....	St. Catharines.....	40	1,000 00	1,000 00
Wood, Lucinda J.....	Brantford, Ont.....	27	675 00	675 00
Wood, E. R.....	Toronto, Ont.....	200	5,000 00	5,000 00
Woodman, Gordon C.....	Winnipeg, Man.....	40	1,000 00	1,000 00
Young Orchard Co.....	Providence, R.I.....	47	1,175 00	1,175 00
Totals.....		34,000	850,000 00	849,379 79

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BRITISH AMERICA ASSURANCE COMPANY—*Concluded*

LIST OF STOCKHOLDERS—PREFERENCE STOCK

Name	Address	No. of shares	Amount subscribed	Amount paid in cash
			\$ cts.	\$ cts.
Baker, estate of J. T.....	New York City, U.S.A.....	32	800 00	800 00
Brock, Lt.-Col. Henry.....	Toronto.....	200	5,000 00	5,000 00
Central Canada Loan & Savings Co.....	Toronto, Ont.....	20,488	512,200 00	512,200 00
Cooper, Alfred.....	London, Eng.....	200	5,000 00	5,000 00
Fulton, John H.....	New York, N.Y.....	200	5,000 00	5,000 00
Hanna, D. B.....	Toronto, Ont.....	200	5,000 00	5,000 00
Lash, Miller.....	".....	200	5,000 00	5,000 00
Morrow, G. A.....	".....	200	5,000 00	5,000 00
Toronto General Trusts Corp., exec. estate of late Chas. E. Goad.....	".....	200	5,000 00	5,000 00
Townley, W. R.....	Chicago, Ill.....	80	2,000 00	2,000 00
Totals.....		22,000	550,000 00	550,000 00

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BRITISH COLONIAL FIRE INSURANCE COMPANY

LIST OF DIRECTORS—(As at February 28, 1921)

L. Lafleur, President; Vice-President; Honourable J. E. Roberge, D. O. E. Denault, Eusébe Huard, L. H. Desjardins, Nap. Drouin, Jean Spycket, Michel Propper, Honourable Adélard Turgeon, J. Leon Patenaude, Luzarche d'Azay, Dupont Desrat, Théodore Meunier, Carl F. Sturnhahn.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1922).

Name	Address	No. of shares	Amount subscribed	Amount paid in cash
			\$ cts.	\$ cts.
Ainey, Joseph.....	226 St. Elizabeth, Montreal...	10	1,000 00	300 00
Alain, Emile.....	Rimouski, Que.....	1	100 00	
Allaster, W.....	6 Bonsecours, Montreal.....	5	500 00	150 00
Arcand, N.....	982 Mentana, Montreal.....	5	500 00	150 00
Armstrong, J. E.....	Perth, N.B.....	10	1,000 00	200 00
Audet, L. O.....	Levis, Que.....	5	500 00	150 00
Barras, J. D. E.....	".....	10	1,000 00	300 00
Beaulieu, C. A.....	Amqui, Que.....	50	5,000 00	1,500 00
Beaulieu, J. E.....	".....	10	1,000 00	100 00
Beauvais, J. P.....	336 St. Lawrence, Montreal.....	5	500 00	150 00
Berhard, Aime.....	329 Plessis, Montreal.....	2	200 00	60 00
Beaudry, T.....	Weedon Sta., Que.....	1	100 00	30 00
Bedard, Dr. A. E.....	1039 St. Valier, Quebec.....	10	1,000 00	300 00
Belanger & Begin.....	Sherbrooke, Que.....	10	1,000 00	300 00
Belanger, Pierre.....	Sayabec, Que.....	3	300 00	30 00
Bellavance, F.....	Amqui.....	5	500 00	150 00
Benoit, Benj.....	11 Place d'Armes, Montreal.....	1	100 00	30 00
Berard, J. B.....	43 St. Gabriel, Montreal.....	5	500 00	150 00
Bernier, J. L.....	Amqui, Que.....	1	100 00	
Bisson, Mrs. Ev.....	Charlevoix, Que.....	10	1,000 00	250 00
Blais, Honorius.....	Val Brilliant, Que.....	5	500 00	150 00
Blanchet, J. L.....	Lambton, Que.....	1	100 00	30 00
Boileau, L. J.....	Ste. Anne Bellevue, Que.....	10	1,000 00	300 00
Borden, Mrs. Annie.....	Moncton, N.B.....	5	500 00	150 00
Bourassa, J. E.....	Mont Joli, Que.....	3	300 00	60 00
Bourret, Maj.....	La Patrie, Que.....	15	1,500 00	450 00
Brien, Dr. J. A.....	30 St. James St., Montreal.....	25	2,500 00	750 00
Brien, L. A.....	St. Germain Grantham, Que.....	25	2,500 00	750 00
British Col. Trust.....	2 Place d'Armes, Montreal.....	869	86,900 00	26,070 00
Bruneau, O. H.....	Sherbrooke, Que.....	1	100 00	30 00
Campeau, J. A.....	Thetford Mines, Que.....	5	500 00	150 00
Caron, Nelson.....	Riv. du Loup, Que.....	10	1,000 00	
Carreau, G. P.....	Guardian Bldg., Montreal.....	1	100 00	30 00
Chapleau & Delorme.....	174 St. James, Montreal.....	5	500 00	150 00
Chartrand, F.....	2774 St. Lawrence, Montreal.....	1	100 00	30 00
Chevalier, Art.....	Sherbrooke, Que.....	10	1,000 00	250 00
Chéné, Adolphe.....	Oka, Que.....	10	1,000 00	300 00
Cloutier, Jos.....	St. Ephrem de Tring.....	17	1,700 00	510 00
Corbett, A. M.....	Summerhill, N.B.....	1	100 00	30 00
Cote, J. E. M.....	Riv. du Loup, Que.....	1	100 00	20 00
Cote, Succ. J.....	Ottawa, Ont.....	5	500 00	150 00
Courville, O.....	397 St. Hubert, Montreal.....	1	100 00	30 00
Dagenais, Eug.....	Sault au Recollet.....	10	1,000 00	300 00
Daoust, Guis.....	Ste. Anne Bellevue, Que.....	5	500 00	150 00
Daoust, J. E. C.....	Edifice Bk. Epargne, Mont.....	25	2,500 00	750 00
D'Azay, Luzarche.....	Paris, France.....	25	2,500 00	750 00
Decarie, Alf. L.....	800 Cote St. Antoine Rd.....	1	100 00	30 00
Decurie, J. T.....	365 Decarie Blvd.....	100	10,000 00	3,000 00
Dechene, Elz. Miv.....	Parliament Bldg., Quebec.....	50	5,000 00	1,500 00
Dechene, Dr. L. M.....	Sayabec, Que.....	5	500 00	150 00
Deguire, J. B.....	St. Laurent.....	50	5,000 00	1,500 00
Deguire, Pierre.....	".....	10	1,000 00	300 00
De la Mothe, J.....	Montreal.....	10	1,000 00	250 00
Denault, D. O. E.....	Sherbrooke, Que.....	345	34,500 00	10,350 00
Denault, G. E.....	Asbestos, Que.....	10	1,000 00	300 00

SESSIONAL PAPER No. 8

BRITISH COLONIAL FIRE INSURANCE COMPANY—Continued

LIST OF SHAREHOLDERS—Continued

Name	Address	No. of Shares	Amount subscribed	Amount paid in cash
			\$ cts.	\$ cts.
Deschamps, J. B.	332 Laurier, Ave. E.	10	1,000 00	300 00
Desjardins, J. A.	Matane, Que.	1	100 00	30 00
Desjardins, L. H.	Terrebonne, Que.	345	34,500 00	10,350 00
Dorais, O. E.	99 St. James St., Montreal.	20	2,000 00	600 00
Drolet, J. F.	Val Brilliant, Que.	10	1,000 00	200 00
Drouin, Nap.	206 St. François, Que.	345	34,500 00	10,350 00
Drouin, Olivier.	206 St. François St., Montreal.	1	100 00	
Dube, Oscar.	55 St. Olivier St., Quebec.	1	100 00	
Dufur, J. A.	Mont Joli.	5	500 00	150 00
Dufresne, A.	600 Papineau Ave., Montreal.	33	3,300 00	990 00
Dufresne, Em.	190 de l'Epee, Montreal.	33	3,300 00	990 00
Dufresne, Eug.	"	34	3,400 00	1,020 00
Dupont, Alf. J. T.	185 de la Pompe, Paris.	25	2,500 00	750 00
Dupont, Wilfr.	St. Hyacinthe, Que.	5	500 00	
Durand, J. L.	Trois-Rivières.	5	500 00	150 00
Faber, Hector.	20 Cote de la Montagne, Que.	3	300 00	90 00
Fillion, J. B.	Rimouski, Que.	1	100 00	20 00
Fontaine, J. A.	Valecourt, Que.	1	100 00	30 00
Forest, Lionel.	Sherbrooke, Que.	2	200 00	60 00
Fortier, Laval E.	Levis, Que.	5	500 00	150 00
Francoeur, J. N.	72½ St. Pierre, Quebec.	10	1,000 00	300 00
Freechette, Succ. J.	Sherbrooke, Que.	5	500 00	125 00
Garon, A. G.	Drummondville, Que.	1	100 00	25 00
Gatien, A. C.	Sherbrooke, Que.	2	200 00	60 00
Gauvin, Pierre.	Magog, Que.	15	1,500 00	450 00
Gingras, Fortunat.	34 St. Augustin, Quebec.	40	4,000 00	1,200 00
Gobeil, S.	La Patrie.	5	500 00	150 00
Godbout, A., M.P.P.	St. Georges East, Que.	50	5,000 00	1,500 00
Gosselin & Lussier.	Weedon Sta., Que.	62	600 00	180 00
Gratton, J. B.	494 Sherbrooke, E., Montreal.	20	2,000 00	600 00
Guenette, J. A.	Ste. Anne Bellevue.	5	500 00	150 00
Guptil, S. D.	Grand Manan, N.B.	6	500 00	150 00
Harris, C. P. Realty.	Moncton, N.B.	10	1,000 00	300 00
Harwood, Dr. L. de L.	228 Sherbrooke, W. Montreal.	100	10,000 00	2,200 00
Helleur, Edw. M.	Rimouski, Que.	5	500 00	50 00
Hepworth, R.	2387 Hutchison, Montreal.	5	500 00	150 00
Hogue, Eug.	17 Chabouillez Sq., Montreal.	5	500 00	150 00
Huard, Eusebe.	Lac Megantic, Que.	345	34,500 00	10,350 00
Huard, Rev. V. A.	Quebec.	5	500 00	150 00
Hubert, Camille.	St. Hyacinthe, Que.	5	500 00	
Jessop, Jas. J.	Rimouski, Que.	5	500 00	50 00
Jobin, Pierre.	Ancienne Lorette, Que.	25	2,500 00	750 00
Joly, J. A.	Ste. Rose, Que.	1	100 00	30 00
Labbe, J.	East Angus, Que.	5	500 00	150 00
Lacroix, Edouard.	St. Georges, Beauce.	10	1,000 00	300 00
Lafamme, J. A. K.	26 Garneau, Quebec.	5	500 00	150 00
Lafleur, I. L., in trust.	366 Notre Dame W., Montreal.	345	34,500 00	10,350 00
Lafleur, I. L.	"	345	34,500 00	10,350 00
Lajeunesse, W.	688 Notre Dame E., Montreal.	10	1,000 00	250 00
Lalonde, Succ., E.	Ste. Anne Bellevue Que.	345	34,500 00	10,350 00
Lalonde, L. A.	"	1	100 00	30 00
Lamarche, J. A.	Duluth Bldg., Montreal.	5	500 00	150 00
Landry, P. A.	Amqui, Que.	5	500 00	125 00
Lapierre, Omer.	74 Villeneuve, W., Montreal.	20	2,000 00	500 00
La Reass, Nouvelle.	71 Moncey, Paris, France.	400	40,000 00	12,000 00
Lasalle, Roch.	St-Guillaume, Que.	1	100 00	30 00
Launon, H. F.	9 Champagne, Montreal.	10	1,000 00	300 00
Lavergne, C. E.	206 Notre-Dame Graces Ave.	2	200 00	60 00
Lavoie, Georges.	81 St. Pierre, Quebec.	25	2,500 00	750 00
Lavoie, Mrs. P.	Rimouski, Que.	1	100 00	10 00
Lebel, S. W.	Cabano, Que.	10	1,000 00	300 00
Lefebvre, J. E.	Farnham, Que.	5	500 00	150 00
Legault, Victor.	St. Vincent de Paul, Que.	50	5,000 00	1,500 00
Leger, E. E.	285 Marcell Ave., Montreal.	10	1,000 00	300 00
Lemieux, T. S.	St. Malo, Que.	3	300 00	90 00
Leonard, D. A.	4 St. Lawrence Blvd., Montreal.	5	500 00	150 00

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BRITISH COLONIAL FIRE INSURANCE COMPANY—Continued

LIST OF SHAREHOLDERS—Continued

Name	Address	No. of shares	Amount Subscribed	Amount paid in cash
			\$ cts.	\$ cts.
Letourneau, Omer.....	53 Boisseau St., Que.....	10	1,000 00	300 00
Letourneau, Jos.....	400 Cote St. Antoine Rd.....	50	5,000 00	1,500 00
Levasseur, V. J.....	St. Jean, Que.....	5	500 00	150 00
Levesq, Thomas.....	Sayabec, Que.....	1	100 00	
Limoges, Jos.....	Terrebonne, Que.....	10	1,000 00	300 00
Longtin, Clementine.....	Bourget, Ont.....	1	100 00	
Lorrain, C. A.....	St. Jerome, Que.....	1	100 00	30 00
Mailloux, E.....	Riv. du Loup, Que.....	1	100 00	10 00
Majeau, Joseph.....	2068 St. Urbain, Montreal.....	10	1,000 00	300 00
Marchand, C. A.....	40 Pl. Jaques-Cartier.....	5	500 00	150 00
Marcotte, R.....	St. George East, Que.....	10	1,000 00	
Marois, Oscar.....	Mont Joli, Que.....	2	200 00	20 00
Martin, Theo.....	Chartierville, Que.....	3	300 00	75 00
Masse, S. I.....	Sandy Bay, Que.....	3	300 00	60 00
Mayrand, Geo.....	99 St. James St., Montreal.....	10	1,000 00	220 00
Meunier, Theodore.....	Montreal.....	350	35,000 00	9,775 00
Michaud, Gabrielle.....	29 Cherrier, Montreal.....	20	2,000 00	600 00
Mitchell, Mrs. M. S.....	Moncton, N.B.....	2	200 00	60 00
Morel, Leo.....	278 St. Martin, Montreal.....	2	200 00	60 00
Morel, Paul.....	Mistassini, Que.....	3	300 00	75 00
Morin, J. B.....	East Angus, Que.....	1	100 00	30 00
Morisset, Dr. A. E.....	56 Ave. des Erables, Quebec.....	50	5,000 00	1,500 00
Morissette, J. B.....	72 St. Pierre, Quebec.....	345	34,500 00	10,350 00
Nault, J. M.....	Sherbrooke, Que.....	10	1,000 00	300 00
Normandeau, J. D.....	249 Church, Verdun.....	1	100 00	30 00
Oliver, Geo. A.....	St. Hyacinthe, Que.....	1	100 00	
Parent, Omer.....	12 St. Ambroise St., Quebec.....	5	500 00	
Patenaude & Monette.....	7 Place d'Armes, Montreal.....	100	10,000 00	3,000 00
Patenaude, J. Leon.....	106 St. Paul East, Montreal.....	270	27,000 00	8,100 00
Pelletier, P.....	St. Guillaume.....	1	100 00	30 00
Peloquin, J. B.....	68 St. James St., Montreal.....	5	500 00	150 00
Pineau, J. E.....	Fraserville, Que.....	10	1,000 00	300 00
Plamondon, Victor.....	1246 St. Valiers, Que.....	1	100 00	
Poitras, Nap.....	Amqui, Que.....	5	500 00	
Poulin, Germain.....	151 Blvd. St. Joseph E.....	2	200 00	60 00
Poulin, J.....	Beauceville, Que.....	1	100 00	30 00
Primeau, J. C.....	1894 St. James St., Montreal.....	10	1,000 00	300 00
Propper, Michel.....	5 St. Georges, Paris, France.....	25	2,500 00	750 00
Queen, J. M.....	St. John, N.B.....	25	2,500 00	750 00
Racine, A.....	2162 Blvd. Gouin, Montreal.....	1	100 00	30 00
Ratte, J. A.....	St. Paul du Buton, Que.....	10	1,000 00	300 00
Redmond, S.....	St. Georges, Que.....	5	500 00	150 00
Reinach, G. de.....	79 Ave. Marceau, Paris.....	100	10,000 00	3,000 00
Richard, Alfred.....	131 Carillon, Que.....	1	100 00	
Richard, Dr. A. E.....	Sandy Bay, Que.....	5	500 00	50 00
Rioux, Philippe.....	Amqui, Que.....	5	500 00	150 00
Roberge, Hon. J. E.....	Lambton.....	345	34,500 00	10,350 00
Ross, Camille.....	Rimouski, Que.....	1	100 00	10 00
Ross, Dr. S. A.....	Mont Joli, Que.....	10	1,000 00	300 00
Roy, Louis.....	Riviere Blanche, Que.....	5	500 00	100 00
Rousseau, Mrs. P.....	Ste. Anne Bellevue.....	10	1,000 00	300 00
Roy, Cyrille E.....	Megantic, Que.....	1	100 00	30 00
Roy, Eustache.....	•.....	1	100 00	30 00
Roy, J. Eug.....	47 Wolf, Levis, Que.....	1	100 00	
Roy, Leo.....	Ottawa, Ont.....	1	100 00	20 00
Saindon, Succ. M. E.....	Fraserville, Que.....	5	500 00	125 00
Savoie, Rene.....	238 St. Denis, Montreal.....	10	1,000 00	300 00
Seale, R. F.....	Quebec.....	1	100 00	30 00
Simon, Succ., D. C.....	Hull, Que.....	5	500 00	150 00
Soc. Anonyme de Reassur.....	7 Moncey, Paris, France.....	2,825	282,500 00	84,750 00
Soulard, H. E.....	St. Ubald, Que.....	5	500 00	150 00
Spycket, B.....	7 Moncey, Paris, France.....	50	5,000 00	1,500 00
Spycket, J. P. B.....	•.....	50	5,000 00	1,500 00
St. Amant, J. L.....	St. Ubald, Que.....	20	2,000 00	600 00
St. Denis, A. J. H.....	20 St. James St., Montreal.....	40	4,000 00	1,200 00
St. Germain, J. E.....	Sherbrooke, Que.....	1	100 00	25 00
St. Germain, T. A.....	St. Hyacinthe, Que.....	5	500 00	150 00

SESSIONAL PAPER No. 3

BRITISH COLONIAL FIRE INSURANCE COMPANY—*Concluded*LIST OF SHAREHOLDERS—*Concluded*

Name	Address	No. of shares	Amount Subscribed	Amount paid in cash
			\$ cts.	\$ cts.
Sturhahn, Carl F.....	Hartford, Conn.....	25	2,500 00	750 00
Tabah, E. N.....	209 Notre Dame, E. Montreal.	1	100 00	30 50
Talbot Ltee.....	Rimouski, Que.....	10	1,000 00	
Tourville, Art.....	2 Place d'Armes, Montreal.....	50	5,000 00	1,500 00
Tourville, Rod., M.P.P.....	2 Place d'Armes, Montreal.....	50	5,000 00	1,500 00
Towner, J. A.....	64 Blvd. Langelier, Que.....	1	100 00	30 00
Tremblay, Thos.....	Sherbrooke, Que.....	5	500 00	150 00
Trottier, O.....	1825 St. Denis, Montreal.....	10	1,000 00	300 00
Turgeon, l'Hon. Ad.....	Parliament Bldg., Quebec.....	345	34,500 00	10,350 00
Turgeon, J. A.....	42 Victoria, Montreal.....	2	200 00	60 00
Vaillancourt, E.....	Thetford Mines, Que.....	1	100 00	30 00
Vachon, S.....	Rimouski, Que.....	1	100 00	
Valois, J. B. A.....	Vaudreuil Sta., Que.....	50	5,000 00	1,500 00
Verrault, J. A.....	Sandy Bay, Que.....	5	500 00	100 00
Verrault, Miss O.....	Sandy Bay, Que.....	3	300 00	60 00
Verrault, Ulric.....	Sandy Bay, Que.....	5	500 00	50 00
Veuilleux, Andre.....	Sherbrooke, Que.....	5	500 00	150 00
Vien, Thomas.....	72½ St. Pierre, Quebec.....	10	1,000 00	300 00
Williams, F. S.....	Marysville, N.B.....	1	100 00	25 00
Wilson, Jas. W.....	Welsford, N.B.....	1	100 00	30 00
Totals.....		10,167	1,048,500 00	309,145 00

THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY

LIST OF DIRECTORS—(As at February 25, 1922)

J. H. Riddell, Vice-Pres. and Managing Director; E. C. G. Johnson, Vice-Pres.; Sir E. M. Mountain;
S. A. Bennett, H. T. Fairley, J. D. Watson, A. G. Mackenzie, B. B. Cronyn, S. Fairley.

LIST OF SHAREHOLDERS—(As at December 31, 1922)

Shareholders	Address	No. of shares	Amount subscribed	Amount paid in cash
			\$ cts.	\$ cts.
Bennett, S. A.....	London, Eng.....	60	2,400 00	480 00
Bedard, A. A.....	Petrolia, Ont.....	20	800 00	100 00
Cronyn, B. B.....	Toronto.....	63	2,520 00	480 00
Cameron, Sir D. C.....	Winnipeg, Man.....	250	10,000 00	2,000 00
Eagle, Star & British Dominions Ins. Co.....	Winnipeg.....	10,362	414,480 00	111,174 20
Eagle, Star & British Dominions Ins. Co.....	Winnipeg.....	3,200	128,000 00	128,000 00
Eagle, Star & British Dominions Ins. Co.....	Winnipeg.....	50	2,000 00	400 00
Emmert, H. L.....	Winnipeg, Man.....	100	4,000 00	500 00
Fairley, H. T.....	Toronto, Ont.....	60	2,400 00	480 00
Fairley, S.....	Toronto.....	63	2,520 00	480 00
Greenizen, Isaac.....	Petrolia, Ont.....	60	2,400 00	300 00
Johnson, E. C. G.....	Toronto, Ont.....	60	2,400 00	480 00
Jones, C. A.....	Petrolia, Ont.....	10	400 00	50 00
Lawrie, John.....	Winnipeg, Man.....	25	1,000 00	200 00
McCormack, L. C.....	Winnipeg.....	50	2,000 00	400 00
Mackenzie, A. G.....	London, Eng.....	60	2,400 00	480 00
Mountain, Sir E. M.....	London, Eng.....	60	2,400 00	480 00
Maurer & Wilde.....	Winnipeg, Man.....	50	2,000 00	250 00
Riddell, J. H.....	Toronto, Ont.....	60	2,400 00	480 00
Watson, J. D.....	London, Eng.....	60	2,400 00	480 00
Walker, John.....	Petrolia, Ont.....	25	1,000 00	125 00
Totals.....		14,860	594,400 00	248,699 20

THE CANADA ACCIDENT AND FIRE ASSURANCE CO.

LIST OF DIRECTORS—(As at February 28, 1922)

S. H. Ewing, President; C. H. Godfrey, Vice-President; Hon. N. Curry, W. S. Jopling, T. H. Hudson,
Manager and Secretary

LIST OF SHAREHOLDERS—(As at December 31, 1921)

Name	Address	No. of shares	Amount subscribed	Amount Paid in cash
			\$ cts.	\$ cts.
Commercial Union Assurance Co. Ltd.....	London, Eng.....	4,950	495,000 00	41,320 00
S. H. Ewing.....	Montreal.....	10	1,000 00	400 00
C. H. Godfrey.....	".....	10	1,000 00	400 00
T. H. Hudson.....	".....	10	1,000 00	400 00
Hon. N. Curry.....	".....	10	1,000 00	400 00
W. S. Jopling.....	".....	10	1,000 00	400 00
Totals.....	.....	6,000	500 00	43,320 00

SESSIONAL PAPER No. 8

THE CANADA NATIONAL FIRE INSURANCE COMPANY

LIST OF DIRECTORS—(As at February 23, 1922)

J. H. G. Russell, Pres.; F. H. Alexander and W. J. Boyd, Vice-Presidents; W. T. Alexander, Managing Director; A. D. Carscallen, M.D., Hon. A. C. Rutherford, Andrew Gray, F. N. Darke, S. D. Lazier, T. S. McPherson and Lt.-Col. D. E. Sprague, E. L. Taylor, K.C.

LIST OF SHAREHOLDERS—(As at December 31, 1921)

Name	Address	No. of shares	Amount subscribed		Amount paid up	
			\$	cts.	\$	cts.
Agar, Mrs. Essie.....	Birds Hill, Man.....	5	500	00	500	00
Anderson, Mrs. Caroline E.....	Viriden, Man.....	10	1,000	00	1,000	00
Armstrong, Mrs. Katherine.....	New Westminster, B.C.....	48	4,800	00	4,800	00
Adrian, John.....	St. John's, Nfld.....	15	1,500	00	1,500	00
Antonieff, Rev. Alexander.....	Podolia, Russia.....	30	3,000	00	3,000	00
Adam, George.....	Winnipeg.....	10	1,000	00	1,000	00
Alexander, R. H. (Est.).....	Vancouver, B.C.....	30	3,000	00	3,000	00
Armstrong, Jos. C. (Est.).....	New Westminster, B.C.....	15	1,500	00	1,500	00
Archibald, Mathew G.....	Kamloops, B.C.....	10	1,000	00	860	18
Abernethy, Samuel.....	Victoria, B.C.....	10	1,000	00	860	52
Anderson, James.....	New Westminster, B.C.....	30	3,000	00	3,000	00
Adam, David.....	Birtle, Man.....	5	500	00	500	00
Anderson, George.....	Portage la Prairie, Man.....	5	500	00	500	00
Aylard, George H.....	Victoria, B.C.....	50	5,000	00	5,000	00
Alexander, Wm. T.....	Winnipeg.....	102	10,200	00	4,717	00
Agnew, Graham A. T. (T. D. Agnew, trustee)	Prince Albert, Sask.....	5	500	00	500	00
Allen, George H.....	Winnipeg.....	50	5,000	00	5,000	00
Allen, A. E.....	Victoria, B.C.....	25	2,500	00	2,500	00
Angus, Miss Mary C.....	Victoria, B.C.....	10	1,000	00	1,000	00
Alston, Mrs. Margaret.....	Winnipeg.....	5	500	00	500	00
Abernethy, Mrs. Violet E.....	Vancouver, B.C.....	5	500	00	500	00
Alexander, Franklin H.....	Winnipeg.....	100	10,000	00	1,368	60
Agar, Harry T.....	Birds Hill, Man.....	5	500	00	500	00
Armstrong, Hon. Jas. W.....	Winnipeg.....	20	2,000	00	2,000	00
Anderson, Mrs. Jane.....	Victoria, B.C.....	10	1,000	00	1,000	00
Austin, Henry M.....	Victoria, B.C.....	10	1,000	00	1,000	00
Appleby, Mrs. Madeline H.....	Kelowna, B.C.....	5	500	00	500	00
Affleck, Robert G.....	Winnipeg.....	55	5,500	00	2,578	81
Archibald, J. Ross.....	Kamloops, B.C.....	10	1,000	00	429	65
Adolph, Henry Lamont.....	Brandon, Man.....	10	1,000	00	178	11
Ashley, D. T.....	Vancouver, B.C.....	5	500	00	397	11
Bruce, John (Est.).....	Winnipeg.....	20	2,000	00	2,000	00
Bowker, Alexander G.....	Doynton, England.....	100	10,000	00	10,000	00
Beveridge, William.....	Cumberland, B.C.....	20	2,000	00	2,000	00
Belson, Miss E. A.....	Victoria, B.C.....	10	1,000	00	1,000	00
Barber, Mrs. Maude M.....	Vancouver, B.C.....	10	1,000	00	1,000	00
Bradshaw, George Hume.....	Binscarth, Man.....	5	500	00	500	00
Burchill, William J.....	Brandon, Man.....	10	1,000	00	1,000	00
Baird, Hugh.....	St. John's, Nfld.....	10	1,000	00	1,000	00
Browning, Donald M.....	St. John's, Nfld.....	25	2,500	00	2,500	00
Bergeron, Narcisse.....	St. Boniface, Man.....	10	1,000	00	1,000	00
Briercliffe, Greenwood.....	Winnipeg.....	20	2,000	00	2,000	00
Briercliffe, Mrs. Elizabeth.....	Winnipeg.....	20	2,000	00	2,000	00
Bridgewater, Conyers.....	London, England.....	20	20,000	00	2,000	00
Baxter, Samuel.....	Victoria, B.C.....	25	2,500	00	2,500	00
Brenchley, John.....	Kenora, Ont.....	10	1,000	00	1,000	00
Brymner, George D.....	New Westminster, B.C.....	30	3,000	00	3,000	00
Buchan, Alexander.....	Winnipeg.....	5	500	00	500	00
Burdett, Stanley W.....	Winnipeg.....	20	2,000	00	2,000	00
Beliveau, Hormidas.....	Winnipeg.....	25	2,500	00	2,500	00
Burdett, William W.....	Winnipeg.....	20	2,000	00	2,000	00
Barrett, John K.....	Victoria, B.C.....	10	1,000	00	1,000	00
Bridgman, Wellington.....	Winnipeg.....	5	500	00	500	00
Banks, S. & Finken, Jno.....	Dryden, Ont.....	20	2,000	00	2,000	00

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THE CANADA NATIONAL FIRE INSURANCE COMPANY—Continued

LIST OF SHAREHOLDERS—Continued

Name	Address	No. of shares	Amount subscribed	Amount paid up
			\$ cts.	\$ cts.
Brown, William F. H.	Edmonton, Alta.	5	500 00	500 00
Borthwick, George A.	Barriere, B.C.	25	2,500 00	2,500 00
Brown, Robert S.	Haddington, Scotland	10	1,000 00	1,000 00
Baillie, Miss Mary E.	Winnipeg	10	1,000 00	1,000 00
Bryce, William, in trust (Gertrude A. Bryce)	Victoria, B.C.	3	300 00	300 00
Black, Mrs. Grace J.	Montreal, Que.	20	2,000 00	2,000 00
Burgess, Joseph.	Minnedosa, Man.	5	500 00	500 00
Barnes, Frederick H.	Enderby, B.C.	10	1,000 00	1,000 00
Benson, Dr. Joseph M.	Winnipeg	5	500 00	500 00
Bertram, David.	Vancouver, B.C.	10	1,000 00	1,000 00
Beaubier, Thomas J.	Brandon, Man.	5	500 00	500 00
Bethel, William.	Beausejour, Man.	5	500 00	500 00
Baker, Mr.s Helen C.	Victoria, B.C.	20	2,000 00	2,000 00
Bailey, Thomas.	Oak Lake, Man.	10	1,000 00	1,000 00
Butchart, Robert P.	Tod Inlet, B.C.	200	20,000 00	20,000 00
Begg, William Alex.	Medicine Hat, Alta.	60	6,000 00	6,000 00
Brown, Mrs. Janet E.	Broadview, Sask.	5	500 00	500 00
Bennett, Mrs. Lydia J.	N. Vancouver, B.C.	10	1,000 00	1,000 00
Becker, Charles F.	Wilcox, Sask.	10	1,000 00	1,000 00
Balfour, James.	Regina, Sask.	5	500 00	500 00
Blackstock, Malcolm.	Victoria, B.C.	20	2,000 00	2,000 00
Brownstone, Samuel.	Plum Coulee, Man.	10	1,000 00	1,000 00
Bagot, William H.	Manor, Sask.	5	500 00	500 00
Bogue, Miss Florence J. C.	Toronto, Ont.	5	500 00	500 00
Bulloch, William.	Reston, Man.	20	2,000 00	2,000 00
Bullis, William J.	Weyburn, Sask.	5	500 00	500 00
Bruce, James.	Milk River, Alta.	5	500 00	500 00
Butler, Charles A.	Penticton, B.C.	2	200 00	200 00
Brown, David E.	The Pas, Man.	5	500 00	500 00
Ballachey, Alexander A.	High River, Alta.	10	1,000 00	1,000 00
Banbury, Robert S.	Regina, Sask.	10	1,000 00	1,000 00
Bailey, Samuel O.	Victoria, B.C.	50	5,000 00	5,000 00
Burry, Mrs. Amelia M.	Langigan, Sask.	10	1,000 00	1,000 00
Benson, Stephen C.	Neepawa, Man.	10	1,000 00	1,000 00
Beattie, William.	Victoria, B.C.	10	1,000 00	1,000 00
Back, Charles.	Yorkton, Sask.	10	1,000 00	1,000 00
Brook, Albert T.	Regina, Sask.	10	1,000 00	1,000 00
Bell, Samuel.	Victoria, B.C.	5	500 00	500 00
Baskerville, Mrs. Caroline M.	Winnipeg.	25	2,500 00	2,500 00
Brown, Mrs. Isabella W.	Vancouver, B.C.	50	5,000 00	5,000 00
Brault, Mrs. Rose Anna.	Cranbrook, B.C.	50	5,000 00	5,000 00
Bawlf, William R.	Winnipeg.	28	2,800 00	2,800 00
Bawlf, Frederick L.	Winnipeg.	14	1,400 00	1,400 00
Bawlf, Miss Kathleen.	Winnipeg.	14	1,400 00	1,400 00
Bartlett, Alexander R.	Windsor, Ont.	50	5,000 00	5,000 00
Boyd, William J.	Winnipeg.	100	10,000 00	10,000 00
Bigg, William.	Suffolk, England.	3	300 00	300 00
Billett, T. R. and Company.	Winnipeg.	25	2,500 00	2,500 00
Boyce, Mary E.	Kelowna, B.C.	50	5,000 00	5,000 00
Bone, George A.	Paris, Ont.	17	1,700 00	1,700 00
Boyce, B. De F. M.D.	Kelowna, B.C.	50	5,000 00	5,000 00
Banque D'Hochelega.	Edmonton, Alta.	15	1,500 00	1,500 00
Barnard, G. H. (est. J. A. Mara).	Victoria, B.C.	30	3,000 00	3,000 00
Boger, Mrs. Sarah E. (exec.)	Winnipeg.	25	2,500 00	2,500 00
Birrell, Mrs. Bella (adm.), (est. Peter Birrell)	New Westminster, B.C.	10	1,000 00	1,000 00
Bowler, Francis.	Edmonton, Alta.	5	500 00	500 00
Boyd, Myron N.	Winnipeg.	2	200 00	200 00
Brown, B. Hal.	Montreal, Que.	25	2,500 00	2,500 00
Blankenbach, Fred. Wm.	Victoria, B.C.	10	1,000 00	1,000 00
Burnett, Miss Mary Ariss (Wm. S. Burnett, trustee)	Armstrong, B.C.	10	1,000 00	801 57
Burnett, John Maitland (Wm. S. Burnett, trustee)	Armstrong, B.C.	10	1,000 00	801 57
Burnett, Miss Elizabeth L. (Wm. S. Burnett, trustee)	Armstrong, B.C.	10	1,000 00	801 57
Brydges, Samuel Markham.	Vancouver, B.C.	20	2,000 00	202 71

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THE CANADA NATIONAL FIRE INSURANCE COMPANY—Continued

LIST OF SHAREHOLDERS—Continued

Name	Address	No. of shares	Amount subscribed		Amount Paid up	
			\$	cts.	\$	cts.
Bowlt, John.....	Saskatoon, Sask.....	5	500	00	216	65
Brown, James T.....	Regina, Sask.....	50	5,000	00	3,261	01
Bentley, Wm. T.....	Vancouver, B.C.....	180	18,000	00	15	00
Byer, Henry.....	Chester, Montana.....	5	500	00	72	82
Campbell, Angus.....	Victoria, B.C.....	50	5,000	00	5,000	00
Campbell, Mrs. Isabella A.....	Victoria, B.C.....	50	5,000	00	5,000	00
Campbell, Peter.....	Carman, Man.....	15	1,500	00	1,500	00
Catheart, Rev. Nassau.....	Guernsey, Channel Isles.....	10	1,000	00	1,000	00
Cuttle, Harry G.....	Winnipeg.....	10	1,000	00	1,000	00
Creighton, David J.....	Yale, B.C.....	5	500	00	500	00
Crawford, John (in trust, W. K. Crawford).....	Campbell River, P.O. B.C.....	5	500	00	500	00
Cook, William.....	St. John's, Nfld.....	10	1,000	00	1,000	00
Cooke, Ernest F.....	Brandon, Man.....	10	1,000	00	1,000	00
Chapman, George H.....	Hamilton, Ont.....	10	1,000	00	1,000	00
Clarke, Alfred T.....	Vancouver, B.C.....	20	2,000	00	1,544	02
Church, Mrs. Emily E. (est. John W. Church).....	Victoria, B.C.....	60	6,000	00	6,000	00
Cran, Mrs. Mary H.....	Duncan, V.I., B.C.....	8	800	00	800	00
Carcary, Samuel C.....	Winnipeg.....	10	1,000	00	1,000	00
Curry, Benjamin J.....	Winnipeg.....	25	2,500	00	2,500	00
Cross, James A.....	Regina, Sask.....	5	500	00	500	00
Champion, Henry T. (Northern Trusts Co. Exec.).....	Winnipeg.....	10	1,000	00	1,000	00
Calvert, Septimus H.....	Moosomin, Sask.....	5	500	00	500	00
Church, Mrs. Emily E.....	Victoria, B.C.....	10	1,000	00	1,000	00
Cooke, Edgar H.....	Moosejaw, Sask.....	10	1,000	00	1,000	00
Costley, Thomas D.....	Kamloops, B.C.....	10	1,000	00	1,000	00
Chipperfield, Sydney.....	Hubbard, Sask.....	2	200	00	200	00
Cleveland, Ernest A.....	Victoria, B.C.....	50	5,000	00	5,000	00
Cameron, Alexander A.....	Oak Lake, Man.....	25	2,500	00	2,500	00
Collins, Mrs. Isabella J.....	Brandon, Man.....	5	500	00	500	00
Campbell, Colin C.....	Reston, Man.....	20	2,000	00	2,000	00
Chapman, Alva B.....	Reston, Man.....	20	2,000	00	2,000	00
Cameron, Duncan.....	Gilbert Plains, Man.....	10	1,000	00	1,000	00
Comings, Charles L.....	San Francisco, Cal.....	20	2,000	00	2,000	00
Conway, Mrs. Lydia.....	Miniota, Man.....	5	500	00	500	00
Chegwin, Rev. Edward J.....	Moosejaw, Sask.....	25	2,500	00	2,500	00
Campbell, John F.....	Miami, Man.....	10	1,000	00	1,000	00
Coronation Loan and Inv. Co.....	St. John's, Nfld.....	10	1,000	00	1,000	00
Clemons, Mrs. Hughena C.....	Prince Albert, Sask.....	10	1,000	00	1,000	00
Cook, James.....	Vancouver, B.C.....	20	2,000	00	2,000	00
Cook, Mrs. Dora.....	Vancouver, B.C.....	10	1,000	00	1,000	00
Carr, Charles E.....	Calgary, Alta.....	10	1,000	00	1,000	00
Carscallen, Alvin D.....	Winnipeg.....	100	10,000	00	10,000	00
Corry, W. Y.....	Vancouver, B.C.....	10	1,000	00	1,000	00
Cook, Miss Flora E. (now Mrs. F. E. Dass).....	Vancouver, B.C.....	10	1,000	00	1,000	00
Connor, Edward L.....	Lethbridge, Alta.....	10	1,000	00	1,000	00
Crang, Frank W.....	Edmonton S., Alta.....	10	1,000	00	1,000	00
Cunningham, Robert.....	Spokane, Wash.....	20	2,000	00	2,000	00
Collins, Peter.....	Calgary, Alta.....	20	2,000	00	2,000	00
Conybeare & Church.....	Lethbridge, Alta.....	25	2,500	00	2,500	00
Crotty, Henry S.....	Victoria, B.C.....	60	6,000	00	6,000	00
Claxton, Walter C.....	Calgary, Alta.....	10	1,000	00	1,000	00
Carter, Mrs. Pearl M.....	Moosejaw, Sask.....	10	1,000	00	1,000	00
Colclough, Mrs. Margaret I.....	Selkirk, Man.....	5	500	00	500	00
Carey, Eugene D.....	Winnipeg.....	25	2,500	00	2,500	00
Castleden, Mrs. Fanny M.....	Regina, Sask.....	5	500	00	500	00
Ceperley, Henry T.....	Vancouver, B.C.....	10	1,000	00	1,000	00
Cruikshanks, Miss G. E.....	Victoria, B.C.....	10	1,000	00	1,000	00
Cruikshanks, Mrs. Madeline.....	Victoria, B.C.....	5	500	00	500	00
Cameron, John.....	Victoria, B.C.....	5	500	00	500	00
Can. Guarantee Trust Co. (S.E. Stevenson, est.).....	Brandon, Man.....	10	1,000	00	1,000	00
Collie, Mrs. Mary A.....	Brandon, Man.....	5	500	00	500	00
Crease, Frederick John.....	Bakersfield, Cal.....	10	1,000	00	1,000	00
Cowan, Harry James.....	Portage la Prairie, Man.....	50	5,000	00	5,000	00
Chave, William J.....	Victoria, B.C.....	100	10,000	00	10,000	00

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THE CANADA NATIONAL FIRE INSURANCE COMPANY—Continued

LIST OF SHAREHOLDERS—Continued

Name	Address	No. of Shares	Amount Subscribed	Amount Paid Up
			\$ cts.	\$ cts.
Carmichael, David L.....	Vancouver, B.C.....	20	2,000 00	2,000 00
Cameron, John H.....	Fort William, Ont.....	10	1,000 00	1,000 00
Clay, Mrs. Janet L.....	Victoria, B.C.....	50	5,000 00	5,000 00
Cowan, Thomas H.....	Portage la Prairie, Man.	25	2,500 00	2,500 00
Cook, R. H.....	Regina, Sask.....	5	500 00	500 00
Carson, Thomas Albert.....	Glenboro, Man.....	10	1,000 00	1,000 00
Caldwell, Mrs. Catherine I.....	Vancouver, B.C.....	5	500 00	500 00
Chetham, Leonard D.....	Victoria, B.C.....	30	3,000 00	3,000 00
Collison, Rev. Henry.....	Comox, B.C.....	50	5,000 00	3,569 55
Coke, Chauncey Eugene (Dr. Thos. Beath, Adm.).....	Winnipeg.....	5	500 00	323 14
Crawford, John W.....	Pipestone, Man.....	5	500 00	460 29
Cartnell, Dr. J. M.....	Glenboro, Man.....	10	1,000 00	856 43
Copeland, Robert Abdw.....	Kelowna, B.C.....	20	2,000 00	285 80
Crichton, Alan Henry.....	Kelowna, B.C.....	50	5,000 00	4,039 49
Comerford, Patrick.....	Victoria, B.C. (Beau- mont, P.O.).....	10	1,000 00	421 28
Christie, Gilbert David.....	Victoria, B.C.....	10	1,000 00	569 08
Cyr, Dolphis.....	Pincher Creek, Alta.....	25	2,500 00	2,334 52
Cameron & Co.....	Fort William, Ont.....	20	2,000 00	1,404 39
Clark, Charles.....	High River, Alta.....	5	500 00	500 00
Duncan, William.....	Winnipeg.....	10	1,000 00	1,000 00
Dearman, Henry W.....	Victoria, B.C.....	30	3,000 00	3,000 00
Davis, Lawrence G. B.....	Prince Rupert, B.C.....	2	200 00	200 00
Dawson, Harold G.....	Melfort, Sask.....	10	1,000 00	1,000 00
Daykin, Alfred N.....	Vancouver, B.C.....	50	5,000 00	5,000 00
Davison, William.....	New Westminster, B.C..	68	6,800 00	6,800 00
Dickson, Thomas (Est.).....	Brandon, Man.....	40	4,000 00	4,000 00
Duncan, William C.....	Duncan, B.C.....	30	3,000 00	2,651 20
Duxbury, Mrs. Frances.....	Winnipeg.....	10	1,000 00	1,000 00
Deans, William J.....	Brandon, Man.....	5	500 00	500 00
Duthie, Capt. Richard C.....	Stettler, Alta.....	10	1,000 00	1,000 00
DesRosiers, Napoleon.....	Eastview Centre, Que..	5	500 00	500 00
Dickson, James T.....	Victoria, B.C.....	60	6,000 00	6,000 00
Dudley, Joseph C.....	Birtle, Man.....	10	1,000 00	1,000 00
Donald, William A. Est.....	Winnipeg.....	10	1,000 00	1,000 00
Davis, James T.....	Minneapolis, Minn., U. S.A.....	20	2,000 00	2,000 00
Dunsford, Charles R.....	Victoria, B.C.....	10	1,000 00	1,000 00
Drewery, George (Est.).....	Kenora, Ont.....	50	5,000 00	5,000 00
Dynes, Theron B.....	Fleming, Sask.....	10	1,000 00	1,000 00
De Long, Charles T.....	Victoria, B.C.....	5	500 00	500 00
De Long, Mrs. Elizabeth.....	Victoria, B.C.....	5	500 00	500 00
Dockstader, John K.....	Armstrong, B.C.....	5	500 00	500 00
Dockstader, Mrs. Annie E.....	Armstrong, B.C.....	5	500 00	500 00
Douglas, Mrs. Flora May.....	Brownlee, Sask.....	10	1,000 00	1,000 00
Duffy, John.....	Regina, Sask.....	10	1,000 00	1,000 00
Darke, Francis N.....	Regina, Sask.....	100	10,000 00	10,000 00
Dawson, Frederick B.....	Maple Creek, Sask.....	5	500 00	500 00
Douglas, George S.....	Victoria, B.C.....	20	2,000 00	2,000 00
Dawson, Harold.....	Regina, Sask.....	6	600 00	600 00
Duncan, George.....	Winnipeg.....	20	2,000 00	2,000 00
De Salis, Lieut.-Col. Her. J. N.....	Victoria, B.C.....	10	1,000 00	1,000 00
Duncan, William H.....	Regina, Sask.....	25	2,500 00	2,500 00
Doyle, Alfred.....	Fort Steele, B.C.....	50	5,000 00	5,000 00
Dowler, Arthur H.....	Fort William, Ont.....	50	5,000 00	5,000 00
Dow, Mrs. F. Daisy K.....	Toronto, Ont.....	8	800 00	800 00
Dimock, William C.....	Victoria, B.C.....	20	2,000 00	2,000 00
Davey, John.....	St. John's, Nfld.....	2	200 00	200 00
Davey, Geo. A.....	St. John's, Nfld.....	2	200 00	200 00
Depew, F. G. & Irons, R. B. (In Trust, Royal Bank).....	Saskatoon, Sask.....	10	1,000 00	1,000 00
Dorinan, Mrs. Jane H.....	Victoria, B.C.....	25	2,500 00	2,500 00
Daube & Coy.....	San Francisco, Cal.....	10	1,000 00	1,000 00
Dynes, Valentine.....	Beaverdell, B.C.....	6	600 00	600 00
Dynes, Edgar Wm.....	South Coventry, Conn..	5	500 00	500 00
De Gero, Louis.....	Rockford, Wash.....	5	500 00	500 00

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THE CANADA NATIONAL FIRE INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued

Name.	Address.	No. of Shares.	Amount subscribed.	Amount paid-up.
Dallas, Harold.....	Amaranth, Man.....	10	1,000 00	1,000 00
Dietrich, Louis W.....	Minneapolis, Minn.....	10	1,000 00	1,000 00
Douglas & Coy.....	Winnipeg.....	20	2,000 00	1,500 41
Denmark, Capt. Alex. Geo.....	Langenburg, Sask.....	10	1,000 00	898 20
Deans, John Fairgrieve.....	Victoria, B.C.....	100	10,000 00	3,393 16
Dodson, Frank.....	Bowen Island, B.C.....	10	1,000 00	147 94
Duce, Mrs. Eliza.....	Los Angeles, Cal.....	10	1,000 00	616 55
Eilers, Lewis.....	San Jose, Cal.....	100	10,000 00	10,000 00
Eardley, Bedson A.....	Bellingham, Wash.....	10	1,000 00	1,000 00
Eardley, Mrs. Janet.....	Bellingham, Wash.....	10	1,000 00	1,000 00
Early, George.....	Winnipeg.....	25	2,500 00	2,500 00
Evans, O. W.....	Vancouver, B.C.....	15	1,500 00	1,500 00
Elford, John H.....	Victoria, B.C.....	70	7,000 00	7,000 00
England, Charles.....	Vancouver, B.C.....	5	500 00	500 00
Edmonds, Henry L.....	New Westminster, B.C.....	5	500 00	500 00
Erzinger, John.....	Winnipeg.....	25	2,500 00	2,500 00
Evans, William W.....	Winnipeg.....	10	1,000 00	1,000 00
Evans, Mrs. Mary Thompson.....	Winnipeg.....	5	500 00	500 00
Edmonds, Henry L. (Mrs. Fanny McKenzie Est.).....	New Westminster, B.C.....	20	2,000 00	2,000 00
Elford, Ethel.....	Victoria, B.C.....	10	1,000 00	1,000 00
Elliott, Richard Thomas.....	Vancouver, B.C.....	200	20,000 00	3,545 71
Frazer, Richard P.....	Minnedosa, Man.....	10	1,000 00	1,000 00
Ferguson, Archibald Jr.....	Inglewood, Cal., U.S.A.....	2	200 00	200 00
Fernie, William.....	Victoria, B.C.....	100	10,000 00	10,000 00
Ferguson, Hugh.....	Victoria, B.C.....	20	2,000 00	2,000 00
Forlong, John A.....	Winnipeg.....	27	2,700 00	2,700 00
Framont, Joseph.....	Oak Lake, Man.....	10	1,000 00	1,000 00
Flett, John A.....	Vancouver, B.C.....	5	500 00	500 00
Fear, George M.....	Banff, Alta.....	6	600 00	600 00
Fear, William H.....	Banff, Alta.....	6	600 00	600 00
Frizell, George L.....	West Selkirk, Man.....	5	500 00	500 00
Fontana, Peter.....	Virden, Man.....	5	500 00	500 00
Foote, William A.....	Revelstoke, B.C.....	10	1,000 00	1,000 00
Falls, Hugh.....	Ladner, B.C.....	15	1,500 00	1,500 00
Ferguson, Hugh.....	Kenora, Ont.....	10	1,000 00	1,000 00
Fuller, Harry.....	Victoria, B.C.....	10	1,000 00	1,000 00
Field, William H., M.D.....	Swift Current, Sask.....	10	1,000 00	1,000 00
Froom, Ambrose C.....	Regina, Sask.....	30	3,000 00	3,000 00
Foote, Andrew A. B.....	Pincher Creek, Alta.....	10	1,000 00	1,000 00
Freeman, George A.....	Victoria, B.C.....	20	2,000 00	2,000 00
Fowler, John F.....	Wetaskiwin, Alta.....	10	1,000 00	1,000 00
Frankfurter, George (Est.).....	Winnipeg.....	20	2,000 00	2,000 00
Foxwell, Mrs. Francis K.....	Victoria, B.C.....	10	1,000 00	1,000 00
Frederickson, J. S.....	Glenboro, Man.....	10	1,000 00	1,000 00
Forbes, Wilford.....	Calgary, Alta.....	10	1,000 00	1,000 00
Fineh, Eldon E.....	Strathclair, Man.....	10	1,000 00	1,000 00
Frame, Thos. H.....	Tramping Lake, Sask.....	1	100 00	100 00
Falk, Alexander A.....	Vancouver, B.C.....	50	5,000 00	3,941 21
Findlay, J. A.....	Vancouver, B.C.....	14	1,400 00	1,400 00
Ferrier, Rev. Thos.....	Brandon, Man.....	20	2,000 00	2,000 00
Ferguson, Holden, Tor. Gen. Tst. (Exec. Est. J. B. Ferguson).....	Toronto, Ont.....	50	5,000 00	5,000 00
Forbes, Adam.....	Rathwell, Man.....	10	1,000 00	468 33
Forster, Herbert T. W.....	Medicine Hat, Alta.....	20	2,000 00	1,005 24
Ferguson, Robert N.....	Victoria, B.C.....	15	1,500 00	322 99
Fudger, William E.....	Toronto, Ont.....	20	2,000 00	1,773 09
Garland, Miss May B.....	Montreal, Que.....	5	500 00	500 00
Gwynne-Vaughan, Mrs. E. B.....	Chilliwack, B.C.....	5	500 00	500 00
George, William B.....	Wapella, Sask.....	5	500 00	500 00
Gore-Browne, Harold T. T. (Rev. T. Gore-Brown, Exec.).....	London, England.....	25	2,500 00	2,500 00
Gibbons, Johnson.....	Vancouver, B.C.....	10	1,000 00	1,000 00
Gunn, Robert Sr.....	Winnipeg, Man.....	10	1,000 00	1,000 00
Grant, David.....	Vancouver, B.C.....	5	500 00	500 00
Genge, Lawrence A.....	Victoria, B.C.....	30	3,000 00	3,000 00
Gibson, Andrew.....	Victoria, B.C.....	20	2,000 00	2,000 00

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THE CANADA NATIONAL FIRE INSURANCE COMPANY—Continued

LIST OF SHAREHOLDERS—Continued

Name	Address	No. of Shares	Amount Subscribed	Amount Paid Up
			\$ cts.	\$ cts.
Greig, Mrs. Margaret.....	Victoria, B.C.....	29	2,900 00	2,900 00
Girvan, Mrs. Louise F.....	W. Fort William, Ont....	5	500 00	500 00
Great West Perm. Loan Co.....	Winnipeg, Man.....	576	57,600 00	57,600 00
Gibbons, Mrs. Ellen.....	Lethbridge, Alta.....	10	1,000 00	1,000 00
Gilhuly, Richard H.....	Selkirk, Man.....	5	500 00	500 00
Gordon, Mrs. Emma I.....	Victoria, B.C.....	25	2,500 00	2,500 00
Galletly, Mrs. Margaret M.....	Victoria, B.C.....	10	1,000 00	1,000 00
Gibbons, R. V.....	Lethbridge, Alta.....	10	1,000 00	
Gibson, Miss M. Lottie.....	Virden, Man.....	5	500 00	500 00
Godley, Spence H.....	Brandon, Man.....	10	1,000 00	1,000 00
Grey, Robert J.....	Winnipeg, Man.....	20	2,000 00	2,000 00
Gray, Andrew.....	Victoria, B.C.....	100	10,000 00	10,000 00
Garry, Thomas H.....	Willowbrook, Sask.....	10	1,000 00	1,000 00
Girvin, Alfred W.....	Strathmore, Alta.....	5	500 00	500 00
Gunn, John F.....	Green Ridge, Man.....	10	1,000 00	1,000 00
Garrow, Frederick.....	Delaware, U.S.A.....	10	1,000 00	1,000 00
Gross, John P.....	Washington, U.S.A.....	40	4,000 00	4,000 00
Gourlay, James.....	Lacombe, Alta.....	10	1,000 00	1,000 00
Gray, George.....	Graysville, Man.....	5	500 00	500 00
Gunn, Robert.....	Winnipeg, Man.....	10	1,000 00	1,000 00
Grant, Mrs. Helen M.....	Victoria, B.C.....	100	10,000 00	10,000 00
Grant, Charles D.....	Winnipeg, Man.....	10	1,000 00	1,000 00
Gilker, James A.....	Nelson, B.C.....	20	2,000 00	2,000 00
Garratt, Alfred W.....	Milestone, Sask.....	10	1,000 00	1,000 00
Grant, Mrs. Alice.....	Winnipeg, Man.....	10	1,000 00	1,000 00
Girvan, H. E. & Robinson, C. T. K. (In trust, Royal Bank).....	Fort William, Ont.....	20	2,000 00	2,000 00
Grant, Mrs. Annie H.....	New Westminster, B.C.....	5	500 00	500 00
Gammond, Miss Marie L.....	St. Boniface, Man.....	10	1,000 00	1,000 00
Goodridge, Limited.....	Edmonton, Alta.....	100	10,000 00	9,079 12
Ganong, Maria F.....	St. Stephen, N.B.....	10	1,000 00	1,000 00
Groves, Job.....	Kerrisdale, B.C.....	10	1,000 00	1,000 00
Graham, George.....	Treherne, Man.....	5	500 00	234 70
Gass, Mrs. Elizabeth.....	Victoria, B.C.....	80	8,000 00	7,800 00
Hamilton, Mrs. Sarah.....	Winnipeg, Man.....	25	2,500 00	2,500 00
Hislop, James.....	Salmon Arm, B.C.....	10	1,000 00	1,000 00
Hamilton, John.....	Winnipeg, Man.....	20	2,000 00	2,000 00
Hunter, Archibald.....	Green Ridge, Man.....	25	2,500 00	2,500 00
Hewlings, Frederick H.....	Victoria, B.C.....	10	1,000 00	1,000 00
Harrison, Daniel A., Dr.....	New York, U.S.A.....	50	5,000 00	5,000 00
Hunter, James.....	Green Ridge, Man.....	10	1,000 00	1,000 00
Hutchings, Harold G.....	Winnipeg, Man.....	5	500 00	500 00
Hutchings, Ernest F.....	Winnipeg, Man.....	40	4,000 00	4,000 00
Hadwin, Frederick W.....	Vancouver, B.C.....	5	500 00	500 00
Hutchings, Elisha Fred.....	Winnipeg, Man.....	170	17,000 00	17,000 00
Hind, William T.....	Moosomin, Sask.....	30	3,000 00	3,000 00
Hodgson, Robert S.....	Regina, Sask.....	5	500 00	500 00
Hallier, John A.....	Victoria, B.C.....	20	2,000 00	2,000 00
Hall, J. Andrew, M.D.....	Winnipeg, Man.....	20	2,000 00	2,000 00
Herron, Curry.....	Winnipeg, Man.....	3	300 00	300 00
Herron, Miss Mabel F.....	Winnipeg, Man.....	2	200 00	200 00
Hutchings, Robert J.....	Winnipeg, Man.....	10	1,000 00	1,000 00
Hainsworth, Mrs. Martha A.....	New Westminster, B.C.....	10	1,000 00	1,000 00
Hamilton, Alfred E.....	Winnipeg, Man.....	5	500 00	500 00
Hart, Wilfred.....	Weyburn, Sask.....	20	2,000 00	2,000 00
Hopper, Andrew T.....	Moosomin, Sask.....	5	500 00	500 00
Hollingshead, Wm. J.....	Winnipeg, Man.....	30	3,000 00	3,000 00
Hyde, William J.....	Balgonie, Sask.....	20	2,000 00	2,000 00
Henry, Clarence M.....	Yorkton, Sask.....	10	1,000 00	1,000 00
Hoban, Michael J.....	Beausejour, Man.....	5	500 00	500 00
Hume, Miss Dawn M.....	Nelson, B.C.....	10	1,000 00	1,000 00
Hume, Miss Freda B.....	Nelson, B.C.....	10	1,000 00	1,000 00
Hume, John Fred, Jr.....	Nelson, B.C.....	10	1,000 00	1,000 00
Hume, Mrs. Lydia J.....	Nelson, B.C.....	20	2,000 00	2,000 00
Harvey, Edward.....	St. John's, Nfld.....	20	2,000 00	2,000 00
Halpin, Henry W.....	Big River, Alta.....	10	1,000 00	1,000 00
Holden, Donald B., M.D.....	Victoria, B.C.....	10	1,000 00	1,000 00

SESSIONAL PAPER No. 8

THE CANADA NATIONAL FIRE INSURANCE COMPANY—Continued

LIST OF SHAREHOLDERS—Continued

Name	Address	No. of Shares	Amount Subscribed	Amount Paid Up
			\$ cts.	\$ cts.
Hutchinson, Joseph.....	Gull Lake, Sask.....	25	2,500 00	2,500 00
Hamilton, William.....	Vancouver, B.C.....	5	500 00	500 00
Hutcheson, Theodore W.....	Swift Current, Sask.....	5	500 00	500 00
Heisterman, Bernard S.....	Victoria, B.C.....	25	2,500 00	2,500 00
Hughes, Samuel.....	Grand View, Man.....	10	1,000 00	1,000 00
Hallett, William H.....	Saltcoats, Sask.....	10	1,000 00	1,000 00
Herbert, Frederick H.....	Edmonton, S., Alta.....	5	500 00	500 00
Hamilton, Francis J.....	Vancouver, B.C.....	20	2,000 00	2,000 00
Harrison, Arthur G.....	Edmonton, Alta.....	10	1,000 00	1,000 00
Hitchcock, Arthur.....	Moose Jaw, Sask.....	5	500 00	500 00
Hetu, Mrs. Bertha.....	Edmonton, Alta.....	20	2,000 00	2,000 00
Hanson, A. H. & Coy., Ltd.....	Saskatoon, Sask.....	5	500 00	500 00
Hodson, Mrs. Lola Mary.....	Maple Creek, Sask.....	10	1,000 00	1,000 00
Hearn, A. R. B. (In Trust).....	Winnipeg, Man.....	13	1,300 00	1,300 00
Henderson, John.....	Edmonton, Alta.....	5	500 00	500 00
Hallett, Thomas.....	St. John's, Nfld.....	2	200 00	200 00
Hunt, Chas. E.....	St. John's, Nfld.....	3	300 00	300 00
Harley, Mrs. Eleanor.....	Swan River, Man.....	5	500 00	500 00
Hainstock, Robert.....	Shoal Lake, Man.....	5	500 00	500 00
Hall, George Carr.....	Portage la Prairie, Man.....	10	1,000 00	1,000 00
Harbican, Logan.....	Spokane, Wash.....	10	1,000 00	1,000 00
Holland, C. A. & Bullock-Webster (Exec. Est. Thos. Ellis).....	Victoria, B.C.....	25	2,500 00	2,500 00
Hebb, Edward H.....	Winnipeg, Man.....	100	10,000 00	6,522 06
Hoffmeister, R.....	Vancouver, B.C.....	50	5,000 00	4,407 77
Huycke, Austin H., Dr.....	Oregon City, Oregon.....	10	1,000 00	895 69
Hamilton, Mrs. Emma A.....	Gull Lake, Sask.....	5	500 00	441 37
Hepburn, Walter.....	Vancouver, B.C.....	25	2,500 00	1,460 85
Hunter, Capt. William.....	Florida, U.S.A.....	50	5,000 00	4,577 93
Hinton, Harry R.....	Cranbrook, B.C.....	10	1,000 00	910 00
Hancock, Albert J. S.....	London, Ont.....	10	1,000 00	883 21
Henderson, Thomas H. (Est.).....	Stratford, Ont.....	10	1,000 00	501 16
Holmes, Wm. E. M.....	High River, Alta.....	10	1,000 00	300 00
Hume, Alexander.....	Lacombe, Alta.....	30	3,000 00	1,242 59
Hames, Alb. Summerfield.....	Glenboro, Man.....	10	1,000 00	600 00
Innes, Robt. Livingstone.....	Hamilton, Ont.....	25	2,500 00	2,500 00
Inkster, Hon. Colin.....	Winnipeg, Man.....	30	3,000 00	3,000 00
Inksetter, William E.....	Ancaster, Ont.....	20	2,000 00	2,000 00
Imp. Can. Trust Coy. (Trustees, Jas. Brown- lee).....	Winnipeg, Man.....	20	2,000 00	2,000 00
Irving, Robert W., M.D.....	Kamloops, B.C.....	10	1,000 00	1,000 00
Ings, J. Walter.....	Lineham, Alta.....	65	6,500 00	6,500 00
Imp. Can. Trust Coy.....	Winnipeg, Man.....	250	25,000 00	25,000 00
Ings, Frederick W.....	Nanton, Alta.....	10	1,000 00	1,000 00
Ives, Francis D.....	London, England.....	5	500 00	477 99
Jones, Thomas.....	Winnipeg, Man.....	20	2,000 00	2,000 00
Jefferies, Bernard N.....	Stuart River P.O., B.C.....	1	100 00	100 00
Jones, Samuel E.....	Virdeu, Man.....	10	1,000 00	1,000 00
Jones, Joseph.....	Winnipeg, Man.....	10	1,000 00	1,000 00
Jones, Alfred E.....	Milestone, Sask.....	10	1,000 00	1,000 00
Jagger, Harold.....	Moose Jaw, Sask.....	10	1,000 00	1,000 00
Jones, Joseph.....	Vancouver, B.C.....	50	5,000 00	5,000 00
Jordon, Mrs. Emily K.....	Winnipeg, Man.....	3	300 00	300 00
Jeffrey, Mrs. Marguerite E.....	Seattle, Wash.....	3	300 00	300 00
Jewish Orphanage & Children's Aid Society.....	Winnipeg, Man.....	5	500 00	500 00
Jenkins, Charles G.....	Fort William, Ont.....	10	1,000 00	1,000 00
Jones, William Henry.....	Nelson, B.C.....	20	2,000 00	1,809 22
Kinnaird, David McKay.....	Russell, Man.....	20	2,000 00	2,000 00
Kiddie, Thomas.....	Alhambra, Cal., U.S.A.....	25	2,500 00	2,500 00
Kneen, George N.....	Montreal, Que.....	1	100 00	100 00
Kirk, George A.....	Victoria, B.C.....	20	2,000 00	2,000 00
Kay, John D.....	New Westminster, B.C.....	5	500 00	500 00
Kippen, Robert D., M.D.....	Newdale, Man.....	10	1,000 00	1,000 00
Keith, Harry W., M.D.....	Enderby, B.C.....	10	1,000 00	1,000 00
Keown, Lorenzo D.....	Moosomin, Sask.....	5	500 00	500 00
Knight, Alfred W. P.....	Victoria, B.C.....	5	500 00	500 00
Kenny, Francis J., M.D.....	Kamloops, B.C.....	40	4,000 00	4,000 00

THE CANADA NATIONAL FIRE INSURANCE COMPANY—Continued

LIST OF SHAREHOLDERS—Continued

Name	Address	No. of Shares	Amount Subscribed	Amount Paid Up
			\$ cts.	\$ cts.
Kearns, David.....	Maple Creek, Sask.....	50	5,000 00	5,000 00
Kettles, J. N. (Est.).....	Pincher Creek, Alta.....	10	1,000 00	1,000 00
Kettles, Charles.....	Pincher Creek, Alta.....	40	4,000 00	4,000 00
Kane, Paul, Sr.....	Winnipeg, Man.....	10	1,000 00	1,000 00
King, Alired A., M.D.....	Ladner, B.C.....	10	1,000 00	1,000 00
Kirk, Thomas W.....	Myrtle, Man.....	10	1,000 00	1,000 00
Jones, W. R.....	Vancouver, B.C.....	25	2,500 00	
Knox, William J., M.D.....	Kelowna, B.C.....	10	1,000 00	1,000 00
Kinnaird, Alexander Y.....	Ogema, Sask.....	10	1,000 00	1,000 00
Kerr, Mrs. Elizabeth S.....	Vancouver, B.C.....	20	2,000 00	2,000 00
Kerr, Donald E. (In Trust).....	Victoria, B.C.....	25	2,500 00	2,500 00
Keech, Mrs. Emma.....	Kingston, Ont.....	20	2,000 00	2,000 00
Kempthorne, Samuel T.....	Clinton, Ont.....	20	2,000 00	2,000 00
Knight, Robert.....	Seattle, Wash.....	10	1,000 00	396 88
Lindsay, Mrs. Annie G. C.....	Limerick, Sask.....	2	200 00	200 00
Lee, Thomas.....	Winnipeg, Man.....	100	10,000 00	10,000 00
Livock, William Thomas.....	Edmonton, Alta.....	10	1,000 00	1,000 00
Lockhart, Thomas (Est.) (F. A. Lockhart).....	Souris, Man.....	5	500 00	500 00
Lawson, James H. Est.....	Victoria, B.C.....	35	3,500 00	3,500 00
Laundy, Mrs. Ellen.....	Victoria, B.C.....	2	200 00	200 00
Lovell, Mrs. Margaret.....	Victoria, B.C.....	40	4,000 00	4,000 00
Leeming, Annie (Est) (Care of Leeming Bros.).....	Victoria, B.C.....	15	1,500 00	1,500 00
Lindsay, Mrs. Naomi E.....	Victoria, B.C.....	150	15,000 00	15,000 00
Lander, Mrs. Annie K.....	Vancouver, B.C.....	5	500 00	500 00
Laidlaw, Robert S.....	Winnipeg, Man.....	10	1,000 00	1,000 00
Lamont, James F.....	Vancouver, B.C.....	20	2,000 00	2,000 00
Lazier, Stephen D.....	Montreal, Que.....	100	10,000 00	10,000 00
Lees, Mrs. L. L. Saunders.....	Victoria, B.C.....	25	2,500 00	2,500 00
Lewin, Francis E.....	MacGregor, Man.....	10	1,000 00	1,000 00
Logan & Macdonald.....	Gilbert Plains, Man.....	10	1,000 00	1,000 00
Levar, Mrs. Husley H.....	Armstrong, B.C.....	20	2,000 00	2,000 00
Larom, William S.....	Prince Albert, Sask.....	2	200 00	200 00
Lyons, Robert F.....	Carberry, Man.....	10	1,000 00	1,000 00
Liwyd, Thomas D. D.....	Toronto, Ont.....	35	3,500 00	3,500 00
Lavery, William R.....	Newdale, Man.....	10	1,000 00	1,000 00
Lee, William.....	Moosomin, Man.....	10	1,000 00	1,000 00
Lyons, Joseph B.....	Winnipeg, Man.....	10	1,000 00	1,000 00
Lyons, Mrs. Belle M.....	Winnipeg, Man.....	5	500 00	500 00
Leavens, Louis H.....	Foxwarren, Man.....	10	1,000 00	1,000 00
Lowther, John S., M.D.....	Edmonton, Alta.....	10	1,000 00	1,000 00
Livingstone, Mrs. Annie G.....	Deloraine, Man.....	5	500 00	500 00
Lawson, Thomas.....	Graysville, Man.....	10	1,000 00	1,000 00
Longpré, Joseph A. R.....	Qu'Appelle, Sask.....	10	1,000 00	1,000 00
Limoges, Benjamin.....	Whitewood, Sask.....	20	2,000 00	2,000 00
Latham, Arthur.....	Moose Jaw, Sask.....	25	2,500 00	2,500 00
Lemesurier, George W.....	St. Johns, Nfld.....	10	1,000 00	1,000 00
Loggie, William J.....	Wetaskiwin, Alta.....	10	1,000 00	1,000 00
Law, John.....	Sidney, V.I., B.C.....	100	10,000 00	10,000 00
Leeming, Mrs. Gertrude.....	Victoria, B.C.....	25	2,500 00	2,500 00
Ladner, W. H. D.....	Vernon, B.C.....	10	1,000 00	1,000 00
Lewarton, Albert E.....	Long Beach, Cal.....	10	1,000 00	1,000 00
Levy, Mrs. Ev.....	Victoria, B.C.....	20	2,000 00	2,000 00
Lowndes, Mrs. Edna T.....	Moose Maw, Sask.....	8	800 00	800 00
Leeming, Mrs. Cecil.....	Victoria, B.C.....	10	1,000 00	1,000 00
Laycock, A.....	Victoria, B.C.....	10	1,000 00	1,000 00
Livsey, James B.....	Victoria, B.C.....	100	10,000 00	10,000 00
Lindsay, J. H. & Comm. Tst. Coy. (Trus. & Exec. Wm. Knox, Est.).....	Prince Albert, Sask.....	10	1,000 00	1,000 00
Lindsay, James Hawkins.....	Prince Albert, Sask.....	20	2,000 00	2,000 00
Lipsett, Rachael Louisa.....	Summerland, B.C.....	20	2,000 00	2,000 00
Laughton, John C.....	Revelstoke, B.C.....	10	1,000 00	1,038 78
Lowe, William J.....	S. Vancouver, B.C.....	50	5,000 00	
Love, Mrs. Clara H. M.....	Victoria, B.C.....	10	1,000 00	922 20
Muir, George, (Est.).....	Pittsfield, Mass.....	5	500 00	500 00
Maclean, John, D.D.....	Winnipeg, Man.....	20	2,000 00	2,000 00
Moon, John James.....	London, S.W.....	10	1,000 00	1,000 00
Muir, William.....	Brandon, Man.....	20	2,000 00	2,000 00

SESSIONAL PAPER No. 8

THE CANADA NATIONAL FIRE INSURANCE COMPANY—Continued

LIST OF SHAREHOLDERS—Continued

Name	Address	No. of shares	Amount subscribed	Amount paid up
			\$ cts.	\$ cts.
Murphy, H. Sherman.....	Kenora, Ont.....	10	1,000 00	1,000 00
Middleton, Mrs. Edith K.....	Lincolnshire, England...	10	1,000 00	1,000 00
Morden, Thomas W.....	Pincher Creek, Alta.....	5	500 00	500 00
Mail, Mrs. Maria.....	Edmonton, Alta.....	20	2,000 00	2,000 00
Macpherson, Miss Annie S.....	Ottawa, Ont.....	9	900 00	900 00
Mitchell, John A.....	Pakan, Alta.....	5	500 00	500 00
Martin, Cornelius.....	Vancouver, B.C.....	25	2,500 00	2,500 00
Montgomery, George S.....	Edmonton, Alta.....	10	1,000 00	1,000 00
Murray, George.....	Winnipeg, Man.....	10	1,000 00	1,000 00
Macdonald, Donald J.....	Vancouver, B.C.....	65	6,500 00	6,500 00
MacLachlan, Mrs. Elinor M. (exec. est. R. C. MacLachlan).....	Hants, England.....	21	2,100 00	2,100 00
Manley, Miss Adelaide.....	London, England.....	10	1,000 00	1,000 00
Mellard, Samuel.....	Chilliwack, B.C.....	10	1,000 00	1,000 00
Mutter, Major Jas. Mitchell.....	Somenos, V.I., B.C.....	50	5,000 00	5,000 00
Mitchell, James A.....	Victoria, B.C.....	150	15,000 00	15,000 00
Moore, Miss Ethel.....	Winnipeg, Man.....	10	1,000 00	1,000 00
Macmorine, Miss Sybil L.....	Brandon, Man.....	5	500 00	500 00
MacLeod, Malcolm H.....	Toronto, Ont.....	50	5,000 00	5,000 00
Morgan, Joseph H.....	Winnipeg, Man.....	10	1,000 00	1,000 00
Maclean, Hugh Archibald.....	Victoria, B.C.....	50	5,000 00	5,000 00
Martin, Hon. Wm. M.....	Regina, Sask.....	40	4,000 00	4,000 00
Martin, Mrs. Violette T.....	Regina, Sask.....	10	1,000 00	1,000 00
Martysh, Rev. Basil.....	Warsaw, Poland.....	20	2,000 00	2,000 00
Munroe, Mrs. Matilda L.....	Winnipeg, Man.....	10	1,000 00	1,000 00
Mortloak, Ernest.....	Dominion City, Man.....	10	1,000 00	1,000 00
MacKenzie-Grieve, Fred. J.....	Droxford, England.....	10	1,000 00	1,000 00
Morey, Henry.....	New Westminster, B.C.....	10	1,000 00	1,000 00
Markle, Mervyn C.....	Shoal Lake, Man.....	5	500 00	500 00
Muir, James.....	MacGregor, Man.....	5	500 00	500 00
Munroe, Donald.....	Winnipeg, Man.....	20	2,000 00	2,000 00
Meneley, Alfred A.....	Maple Creek, Sask.....	25	2,500 00	2,500 00
MacKenzie, Miss Tena.....	Edmonton, Alta.....	10	1,000 00	1,000 00
Mathieu, James A.....	Fort Francis, Ont.....	50	5,000 00	5,000 00
Muskett, Aubrey D.....	Victoria, B.C.....	5	500 00	500 00
Manning, Arthur J.....	Reston, Man.....	10	1,000 00	1,000 00
Moore, Frank A.....	Delia, Alta.....	10	1,000 00	1,000 00
Moberly, Mrs. Bessie.....	Yorkton, Sask.....	15	1,500 00	1,500 00
May, Arthur H.....	Prince Albert, Sask.....	15	1,500 00	1,500 00
Marsh, John.....	Nottingham, England.....	2	200 00	200 00
Mitchell, James W.....	Arrow River, Man.....	10	1,000 00	1,000 00
Morris-Reade, George.....	Whitewood, Sask.....	20	2,000 00	2,000 00
Muir, Robert, H.....	Port Elgin, Ont.....	20	2,000 00	2,000 00
Morrison, Mrs. Bertha (W. N. Morrison, trustee).....	Lacombe, Alta.....	15	1,500 00	1,500 00
Megill, Mrs. Mary O.....	Winnipeg, Man.....	10	1,000 00	1,000 00
Mullins, Patrick W.....	Solkirk, Man.....	5	500 00	500 00
Munroe, Mrs. Barbara.....	Winnipeg, Man.....	5	500 00	500 00
Mara, Miss Ellen Frances.....	Victoria, B.C.....	100	10,000 00	10,000 00
Mara, John H. F. (John A. Mara, trustee).....	Victoria, B.C.....	10	1,000 00	1,000 00
Mara, John Lytton.....	Victoria, B.C.....	60	6,000 00	6,000 00
Neek, Mrs. Hattie L.....	Regina, Sask.....	20	2,000 00	2,000 00
May, Loren W., M.D.....	Edmonton, Alta.....	10	1,000 00	1,000 00
Mitchell, William Nelson.....	Glasgow, Scotland.....	200	20,000 00	20,000 00
Matheson, Robert.....	Victoria, B.C.....	5	500 00	500 00
Mould, James.....	Edmonton, Alta.....	50	5,000 00	5,000 00
Martin, Albert E.....	Neepawa, Man.....	10	1,000 00	1,000 00
Melville, Mrs. Jane.....	Vancouver, B.C.....	5	500 00	500 00
Melville, David.....	Vancouver, B.C.....	20	2,000 00	2,000 00
Mitchell, Mrs. Agnes.....	Victoria, B.C.....	5	500 00	500 00
Macdonald, Mrs. Laura.....	Echnonton, Alta.....	47	4,700 00	4,700 00
Mitchell, William Edmond W.....	Kelowna, B.C.....	10	1,000 00	1,000 00
Morden, Mrs. Bessie W. B.....	Toronto, Ont.....	8	800 00	800 00
Miller, Chas. K.....	St. John's, Nfld.....	2	200 00	200 00
Mellon, J. J. (est.) J. M. Douglas & Wm. Short.....	Edmonton, Alta.....	50	5,000 00	5,000 00
Morton, John.....	Vancouver, B.C.....	15	1,500 00	1,500 00

THE CANADA NATIONAL FIRE INSURANCE COMPANY—Continued

LIST OF SHAREHOLDERS—Continued

Name	Address	No. of shares	Amount subscribed	Amount paid up
			\$ cts.	\$ cts.
Mathews, Mrs. Thomasina K.	Victoria, B.C.	50	5,000 00	5,000 00
MacFarlane, Andrew.	Saskatoon, Sask.	5	500 00	500 00
Moore, Mrs. Effie A.	Calgary, Alta.	50	5,000 00	5,000 00
Martin, Ernest A.	Winnipeg, Man.	50	5,000 00	5,030 00
Morrison, Stanley R.	Vancouver, B.C.	10	1,000 00	182 53
McIntosh, Samuel G.	Winnipeg, Man.	10	1,000 00	1,000 00
McDonald, Albert W.	Fleming, Sask.	10	1,000 00	1,000 00
McDonald, Mrs. Euphemia E.	Fleming, Sask.	10	1,000 00	1,000 00
McKnight, George.	Glenboro, Man.	10	1,000 00	1,000 00
McNabb, Thomas.	Picture Butte, Alta.	10	1,000 00	1,000 00
McPherson, Daniel.	New Westminster, B.C.	30	3,000 00	3,000 00
McKinnon, Mrs. Mary J.	Winnipeg, Man.	5	500 00	500 00
McCall, Miss Maria Jessie.	Belfast, Ireland.	10	1,000 00	1,000 00
McGrath, John.	Pointe du Bois, Man.	10	1,000 00	1,003 00
McManus, Michael.	Winnipeg, Man.	100	10,000 00	10,000 00
McCandless, Alex. G.	Vancouver, B.C.	100	10,000 00	10,000 00
McBride, William.	Los Angeles, Cal.	3	300 00	300 00
McIntyre, Duncan.	Carman, Man.	10	1,000 00	1,000 00
McIntosh, David.	Winnipeg, Man.	10	1,000 00	1,000 00
McKay, Alexander H.	Minnedosa, Man.	10	1,000 00	1,000 00
McGregor, James.	Carman, Man.	10	1,000 00	1,000 00
McBean, William.	Ridgeville, Man.	10	1,000 00	1,000 00
McCartney, John.	Norwood, Man.	5	500 00	500 00
McRae, Peter J.	Middlechurch, Man.	10	1,000 00	1,000 00
McBean, Angus.	Winnipeg, Man.	10	1,000 00	1,000 00
McKay, James.	Minnedosa, Man.	10	1,000 00	1,000 00
McDermott, Patrick J.	Minnedosa, Man.	5	500 00	500 00
McLeod, Donald.	Keewatin, Ont.	5	500 00	500 00
McCallum, Robert H.	Russell, Man.	15	1,500 00	1,500 00
McGregor, Allan.	Moosomin, Sask.	5	500 00	500 00
McDonald, W. W.	Fleming, Sask.	10	1,000 00	1,000 00
McGregor, Malcolm.	Carman, Man.	10	1,000 00	1,000 00
McCowan, Mrs. Janet.	Portage la Prairie, Man.	10	1,000 00	1,000 00
McNeill, John C.	Calgary, Alta.	10	1,000 00	1,000 00
McDonald, John A.	Roland, Man.	25	2,500 00	2,500 00
McNaught, Mathew.	Granum, Alta.	10	1,000 00	1,000 00
McGillivray, Mrs. Jessie.	Larimore, N.D., U.S.A.	5	500 00	500 00
McElhoes, Mrs. Patience A.	Strathmore, Alta.	10	1,000 00	1,000 00
McRae, Mrs. Mary J.	Winnipeg, Man.	50	5,000 00	5,000 00
McRae, Kenneth.	Carman, Man.	5	500 00	500 00
McIntyre, Peter.	Carman, Man.	10	1,000 00	1,000 00
McKellar, Peter.	Fort William, Ont.	50	5,000 00	5,000 00
McPherson, Thomas S.	Victoria, B.C.	260	26,000 00	26,000 00
McIntyre, A. M.	Saskatoon, Sask.	10	1,000 00	1,000 00
McKenzie, Alexander.	Vancouver, B.C.	10	1,000 00	1,000 00
McKenzie, Alexander, Jr.	Vancouver, B.C.	5	500 00	500 00
McKenzie, Mrs. Janet.	Vancouver, B.C.	5	500 00	500 00
McEdward, George.	Fort William, Ont.	30	3,000 00	3,000 00
McNeish, Thomas.	Slocan City, B.C.	25	2,500 00	2,500 00
McNeish, Mrs. Bessie O.	Slocan City, B.C.	25	2,500 00	2,500 00
McEwen, Mrs. Fanny W.	Norwood, Man.	20	2,000 00	2,000 00
McLaughlin, Mrs. Nora V. C.	Edmonton, Alta.	8	800 00	800 00
McLachlan, Mrs. E.	Vancouver, B.C.	20	2,000 00	2,000 00
McDougal, Roderich J.	Lancaster, Ont.	10	1,000 00	1,000 00
McDougal, Robert C.	Lancaster, Ont.	10	1,000 00	1,000 00
McPhalen, Mrs. Caroline.	Vancouver, B.C.	50	5,000 00	5,000 00
McKeague, William W.	Winnipeg, Man.	50	5,000 00	3,326 21
McArthur, Dougald A.	Winnipeg, Man.	50	5,000 00	4,700 00
McKechnie, William Boyd.	Vancouver, B.C.	10	1,000 00	976 22
McKay, Donald.	Fallis, Alta.	40	4,000 00	2,389 62
MacPherson, Coleman.	Comox, B.C.	50	5,000 00	3,542 09
McLeod, Donald D.	Regina, Sask.	25	2,500 00	1,944 06
McLean, Miss Ernestine (now Mrs. Chapman).	Camaguey, Cuba.	50	5,000 00	2,480 79
Narracott, Mrs. Clara I.	Winnipeg, Man.	10	1,000 00	1,000 00
Noble, Francis.	Winnipeg, Man.	10	1,000 00	1,000 00
Noble, William J.	Victoria, B.C.	10	1,000 00	1,000 00
Nye, Thomas S.	High River, Alta.	10	1,000 00	1,000 00
Nelson, Charles.	X. Vancouver, B.C.	75	7,500 00	7,500 00
	Dundarave, W. Vanc.	50	5,000 00	5,000 00

SESSIONAL PAPER No. 8

THE CANADA NATIONAL FIRE INSURANCE COMPANY—Continued

LIST OF SHAREHOLDERS—Continued

Name	Address	No. of shares	Amount subscribed	Amount paid up
			\$ cts.	\$ cts.
Northern Trust Coy. (Trustees, Thos. Manley).....	Regina, Sask.....	10	1,000 00	1,000 00
Newman, Mrs. May.....	Chicago, Ill.....	3	300 00	300 00
O'Sullivan, Mrs. Helen A.....	Montreal, Que.....	100	10,000 00	10,000 00
Olmstead, Mrs. Rachael.....	N. Vancouver, B.C.....	30	3,000 00	3,000 00
Odell, William H.....	Wetaskiwin, Alta.....	5	500 00	500 00
O'Brien, John.....	Portage la Prairie, Man.....	25	2,500 00	2,250 66
Oliver, William.....	Lethbridge, Alta.....	25	2,500 00	2,172 57
Partridge, Ira O.....	Medicine Hat, Alta.....	40	4,000 00	4,000 00
Pollock, Miss Rachael I.....	Stewiacke, N.S.....	5	500 00	500 00
Phair, James.....	Kerrisdale, B.C.....	80	8,000 00	8,000 00
Perdue, George M.....	Victoria, B.C.....	100	10,000 00	10,000 00
Pender, James.....	Nanaimo, B.C.....	10	1,000 00	1,000 00
Parker, Mrs. Isabel G.....	Southport, England.....	10	1,000 00	1,000 00
Paddon, John A.....	St. John's, Nfld.....	10	1,000 00	1,000 00
Piper, Hugh McKelvy.....	Ft. William, Ont.....	40	4,000 00	4,000 00
Peterson, Mrs. Petrea (Adm. Est. Alb. Peterson).....	Winnipeg, Man.....	10	1,000 00	1,000 00
Power, Raymond A.....	Victoria, B.C.....	5	500 00	500 00
Paterson, Alexander.....	Vancouver, B.C.....	10	1,000 00	1,000 00
Pollitt, William.....	Sperling, Man.....	5	500 00	500 00
Price, Alfred H.....	Essendale, B.C.....	10	1,000 00	1,000 00
Parr, William J.....	Killarney, Man.....	4	400 00	400 00
Parlee, Mrs. Haliburton O.....	Edmonton, Alta.....	10	1,000 00	1,000 00
Parlee, Harold H.....	Edmonton, Alta.....	5	500 00	500 00
Patterson, William Est.....	Birtle, Man.....	10	1,000 00	1,000 00
Partington, Oswald.....	Kenora, Ont.....	10	1,000 00	1,000 00
Pennington, Walter.....	Moosomin, Sask.....	5	500 00	500 00
Preston, Adam F.....	Victoria, B.C.....	100	10,000 00	10,000 00
Putnam, Mrs. Adelaide McL.....	Vancouver, B.C.....	5	500 00	500 00
Partridge, Thomas E.....	Sintaluta, Sask.....	20	2,000 00	2,000 00
Park, Andrew W., M.D.....	Cochrane, Alta.....	10	1,000 00	1,000 00
Pender, Miss Mary.....	Nanaimo, B.C.....	5	500 00	500 00
Poole, John I.....	Wetaskiwin, Alta.....	5	500 00	500 00
Phair, Miss Mary.....	Kerrisdale, B.C.....	10	1,000 00	1,000 00
Pope, Charles.....	Winnipeg, Man.....	20	2,000 00	2,000 00
Peacock, Thos. & Boyd, R. M. (Trustees, care of Royal Bank of Can.).....	Vancouver, B.C.....	25	2,500 00	2,500 00
Pike, Fred W.....	St. John's, Nfld.....	1	100 00	100 00
Pender, Mrs. Eliz. J.....	Winnipeg, Man.....	10	1,000 00	1,000 00
Purdon, Robert.....	Brandon, Man.....	5	500 00	500 00
Pike, Gordon F.....	St. John's, Nfld.....	2	200 00	200 00
Price, Miss Grace C. (In Trust).....	Montreal, Que.....	14	1,400 00	1,400 00
Price, Miss Laura W.....	Montreal, Que.....	14	1,400 00	1,400 00
Price, Miss Enid M.....	Montreal, Que.....	12	1,200 00	1,200 00
Parker, Sir Gilbert, Bart.....	London, England.....	100	10,000 00	10,000 00
Proulx, Mrs. Eugenie.....	Lawrence, Mass., U.S.A.....	10	1,000 00	1,000 00
Paterson, James B.....	Calgary, Alta.....	20	2,000 00	1,374 22
Pender, Andrew.....	Lac La Biche, Alta.....	15	1,500 00	1,400 00
Quinn, Joseph W.....	Winnipeg, Man.....	5	500 00	500 00
Redmond, Mrs. Mary E.....	Wingham, Ont.....	10	1,000 00	1,000 00
Robertson, John.....	Cambuslang, Scotland.....	10	1,000 00	1,000 00
Robertson, Andrew, Jr.....	Cambuslang, Scotland.....	10	1,000 00	1,000 00
Richardson, George A.....	Victoria, B.C.....	10	1,000 00	1,000 00
Ross, Mrs. Hattie W.....	Edmonton, Alta.....	30	3,000 00	3,000 00
Rendell, Arthur S.....	St. John's, Nfld.....	10	1,000 00	1,000 00
Reid, James.....	Cumberland, B.C.....	35	3,500 00	3,500 00
Raun, Mrs. Eleanor M.....	Stafford, England.....	10	1,000 00	1,000 00
Runions, Mrs. Helen E.....	Calgary, Alta.....	5	500 00	500 00
Ross, Miss Lucy K.....	Vancouver, B.C.....	25	2,500 00	2,500 00
Ross, George H.....	Calgary, Alta.....	11	1,100 00	1,100 00
Ross, David G., M.D.....	Selkirk, Man.....	5	500 00	500 00
Rugg, Murton E.....	Toronto, Ont.....	10	1,000 00	1,000 00
Rithet, Mrs. Velda W.....	Victoria, B.C.....	10	1,000 00	1,000 00
Riehl, Jacob.....	Winnipeg, Man.....	10	1,000 00	1,000 00
Robinson, James W.....	Victoria, B.C.....	10	1,000 00	1,000 00
Rutherford, Alexander C.....	Edmonton, Alta.....	100	10,000 00	10,000 00
Reilly, William R.....	Regina, Sask.....	6	600 00	600 00

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THE CANADA NATIONAL FIRE INSURANCE COMPANY—Continued

LIST OF SHAREHOLDERS—Continued

Name	Address	No. of shares	Amount subscribed	Amount paid up
			\$ cts.	\$ cts.
Reilly, Francis B.	Regina, Sask.	8	800 00	800 00
Robinson, Titus W. Est.	Winnipeg, Man.	2	200 00	200 00
Russell, John H. G.	Winnipeg, Man.	100	10,000 00	10,000 00
Ranby, Anglo C.	Keoma, Alta.	1	100 00	100 00
Rossie, Edgar C.	Regina, Sask.	10	1,000 00	1,000 00
Rogers, Jonathan.	Vancouver, B.C.	100	10,000 00	10,000 00
Richardson, Mrs. Mary Eliz.	Victoria, B.C.	5	500 00	500 00
Roussefield, Francis W.	Vancouver, B.C.	31	3,100 00	3,100 00
Raby, William G. (W. C. Kelly, Adm.)	West Summerland, B.C.	10	1,000 00	1,000 00
Root, S. R.	Emerson, Man.	5	500 00	500 00
Runions, James E.	Calgary, Alta.	5	500 00	500 00
Robinson, Miss Marie L. C. (Now Mrs. M. Murdoch)	Toronto, Ont.	8	800 00	800 00
Robinson, Miss M. Lorine M.	Toronto, Ont.	8	800 00	800 00
Royal Trust Coy. & O. Weiler (Exec. Est. E. J. Weiler)	Victoria, B.C.	50	5,000 00	5,000 00
Reardon, Miss Alice C.	Lethbridge, Alta.	50	5,000 00	5,000 00
Rutherford, Anna C.	Quebec City, Que.	2	200 00	200 00
Ramsay, Walter	Edmonton, Alta.	50	5,000 00	3,491 95
Richardson, William	Portage la Prairie, Man.	10	1,000 00	904 02
Redding, Joseph Thomas	Victoria West, B.C.	25	2,500 00	141 75
Ross, Hugh S.	Moose Jaw, Sask.	20	2,000 00	669 65
Robinson, William J.	Saskatoon, Sask.	10	1,000 00	80 58
Robertson, James (Est.)	Olds, Alta.	5	500 00	210 35
Sandgren, John A.	Spokane, Wash.	50	5,000 00	5,000 00
Simpson, Hugh J.	Kentville, N.S.	10	1,000 00	1,000 00
Schoenan, Mrs. Elizabeth	Winnipeg, Man.	5	500 00	500 00
Sawle, Alexander L.	Edmonton, Alta.	6	600 00	600 00
Stone, William H.	Victoria, B.C.	26	2,600 00	2,600 00
Skinner, Mrs. Fanny J.	London, England.	25	2,500 00	2,500 00
Spicer, Harold W.	Grenfell, Sask.	10	1,000 00	1,000 00
Stevens, Henry	Oak Lake, Man.	10	1,000 00	1,000 00
Siebenbaum, Henry	Victoria, B.C.	25	2,500 00	2,500 00
Stewart, George	S. Vancouver, B.C.	91	9,100 00	1,245 50
Spankie, James E.	Vancouver, B.C.	10	1,000 00	1,000 00
Speirs, John T.	Winnipeg, Man.	30	3,000 00	3,000 00
Stroh, Mrs. Amelia B.	Los Angeles, Cal.	3	300 00	300 00
Simpson, Harvey C.	Winnipeg, Man.	5	500 00	500 00
Seldon, George E.	Vancouver, B.C.	20	2,000 00	2,000 00
Stirling, Mrs. Jessie S.	Edmonton, Alta.	30	3,000 00	3,000 00
Schuster, Joseph (Est.)	Calgary, Alta.	10	1,000 00	1,000 00
Short, James	Calgary, Alta.	7	700 00	700 00
Scott, Hon. Walter	Victoria, B.C.	10	1,000 00	1,000 00
Selwood, Frederick S.	Calgary, Alta.	17	1,700 00	1,700 00
Sutherland, Cecil	Edmonton, Alta.	20	2,000 00	2,000 00
Stewart, Duncan	Victoria, B.C.	50	5,000 00	5,000 00
Smith, Hugh A.	Roland, Man.	5	500 00	500 00
Smith, James M.	Green Ridge, Man.	10	1,000 00	1,000 00
Scott, Robert	Victoria, B.C.	50	5,000 00	5,000 00
Sutherland, Mrs. Janet	Gilbert Plains, Man.	10	1,000 00	1,000 00
Sandell, Thomas	Oak Lake, Man.	10	1,000 00	1,000 00
Stubbs, Lewis St. Geo.	Birtle, Man.	10	1,000 00	1,000 00
Seallion Bros.	Virden, Man.	20	2,000 00	2,000 00
Snowden, William H.	Morden, Man.	10	1,000 00	1,000 00
Sayward, Joseph A.	Victoria, B.C.	200	20,000 00	20,000 00
Silcox, Alexander J.	Redvers, Sask.	5	500 00	500 00
Silvester, Geoffrey	Calgary, Alta.	20	2,000 00	2,000 00
Starr, Joseph C.	Vancouver, B.C.	5	500 00	500 00
Sharron, Charles A.	Winnipeg, Man.	15	1,500 00	1,500 00
Smith, David	Gladstone, Man.	5	500 00	500 00
Speers, Sidney H.	Enderby, B.C.	10	1,000 00	1,000 00
Small, Edwin	Maple Creek, Sask.	5	500 00	500 00
Stanley, George D.	High River, Alta.	5	500 00	500 00
St. Clair, Mrs. Eliza	Victoria, B.C.	20	2,000 00	2,000 00
Sask. Mortgage and Trust Corporation	Regina, Sask.	5	500 00	500 00
Smith, James H.	Dumbartonshire, Scot	10	1,000 00	1,000 00
Sanson, Mrs. Florence M.	Guelph, Ont.	50	5,000 00	5,000 00

SESSIONAL PAPER No. 8

THE CANADA NATIONAL FIRE INSURANCE COMPANY—Continued

LIST OF SHAREHOLDERS—Continued

Name	Address	No. of shares	Amount subscribed	Amount paid up
			\$ cts.	\$ cts.
Short, Charles G.	High River, Alta.	10	1,000 00	1,000 00
Sigmar, Christian	Winnipeg, Man.	5	500 00	500 00
Sigmar, Sigurvon	Winnipeg, Man.	5	500 00	500 00
Stuart, James F.	Winnipeg, Man.	50	5,000 00	5,000 00
Sprague, Daniel E.	Winnipeg, Man.	100	10,000 00	10,000 00
Standison, Henry	Winnipeg, Man.	25	2,500 00	2,500 00
Stewart, Alexander	Victoria, B.C.	75	7,500 00	7,500 00
Silvester, Miss Beatrice	Vancouver, B.C.	5	500 00	500 00
Seruton, George R.	Saskatoon, Sask.	5	500 00	500 00
Smith, Mrs. Bertha E.	Saskatoon, Sask.	10	1,000 00	1,000 00
Storey, Edgar M. est.	Regina, Sask.	20	2,000 00	2,000 00
Symons, Samuel	Cloverbar, Alta.	10	1,000 00	1,000 00
Stelek, Arthur H. F.	Dauphin, Man.	25	2,500 00	2,500 00
Sutherland, David	Dauphin, Man.	25	2,500 00	2,500 00
Salmon, Henry L.	Turgoose, P.C.	50	5,000 00	5,000 00
Stinson, Mrs. Jennie G.	Toronto, Ont.	20	2,000 00	2,000 00
Sparks, Francis F.	Vancouver, B.C.	50	5,000 00	5,000 00
Stewart, Mrs. Florence N.	Victoria, B.C.	10	1,000 00	1,000 00
Sirrett, Wm. F.	Neepawa, Man.	5	500 00	500 00
Sirrett, Henry J.	Brighton, Ont.	5	500 00	500 00
Stamper, Mrs. Martha	Moosejaw, Sask.	10	1,000 00	1,000 00
Sutherland, Mrs. Lillooet	New Westminster, B.C.	29	2,900 00	2,900 00
Smith, Mrs. Jean S.	Kamloops, B.C.	20	2,000 00	2,000 00
Summerfield, Paul L.	Opportunity P.O., Wash.	10	1,000 00	1,000 00
Sture, Peter W.	Mobile, Ala., U.S.A.	10	1,000 00	1,000 00
Stewart, J. Douglas	Turgoose P.O., B.C.	6	600 00	600 00
Smith, Alfred Althorpe	Vancouver, B.C.	10	1,000 00	1,000 00
Stephenson, Mrs. Lily	Balboa, Cal., U.S.A.	35	3,500 00	3,500 00
Shaw, Mrs. Helen Maria	Midnapore, Alta.	10	1,000 00	1,000 00
Strevel, George H. (est.)	Winnipeg, Man.	50	5,000 00	708 89
Spear, John R.	Winnipeg, Man.	50	5,000 00	4,272 50
Sparling, Joseph W. est.	Winnipeg, Man.	10	1,000 00	708 89
Sparling, Frederick W.	Winnipeg, Man.	10	1,000 00	652 21
St. Denis, Denis	Nelson, B.C.	50	5,000 00	3,260 99
Smyth, Judge Oswald	Swift Current, Sask.	25	2,500 00	1,900 00
Simmonds, William R.	Medicine Hat, Alta.	10	1,000 00	387 22
Smith, George W.	Red Deer, Alta.	50	5,000 00	4,198 96
Titley, Rupert	Toronto, Ont.	10	1,000 00	1,000 00
Turnbull, James H.	Winnipeg, Man.	105	10,500 00	10,500 00
Taylor, Edmund L.	Winnipeg, Man.	120	12,000 00	6,875 00
Talbot, Mrs. Laura T.	Victoria, B.C.	50	5,000 00	5,000 00
Tomalin, Mrs. Elizabeth A.	Victoria, B.C.	5	500 00	500 00
Toms, Lewis W.	Cobble Hill, P.O., B.C.	50	5,000 00	5,000 00
Taylor, Mrs. Georgia M.	Vancouver, B.C.	10	1,000 00	1,000 00
Tobin, Arthur H.	Victoria, B.C.	20	2,000 00	2,000 00
Thomson, George	Winnipeg, Man.	5	500 00	500 00
Taylor, William E.	Toronto, Ont.	5	500 00	500 00
Tyson, George	Vancouver, B.C.	10	1,000 00	1,000 00
Taylor, Henry Hall	Retreat Cove, B.C.	5	500 00	500 00
Thornburn, Walter C.	Victoria, B.C.	25	2,500 00	2,500 00
Taylor, John H.	St. John's	1	100 00	100 00
Thomson, Henry Broughton	Victoria, B.C.	100	10,000 00	10,000 00
Toronto General Trust Corp. (exec. est. Frank E. Gibbs)	Toronto, Ont.	10	1,000 00	1,000 00
Turner, Mrs. Francis	Alhambra P.O., Cal.	5	500 00	500 00
Talbot, Robert James	Edmonton, Alta.	5	500 00	500 00
Teviotdale, James Ramsay	Edmonton, Alta.	90	9,000 00	9,000 00
Thompson, Mrs. Abbie G.	S. Vancouver, B.C.	5	500 00	277 86
Taylor, Mrs. Margarite J.	Norwood, Man.	10	1,000 00	826 34
Vaughan, Lynds S.	Selkirk, Man.	10	1,000 00	1,000 00
Vigar, Frank C.	New Westminster, B.C.	60	6,000 00	4,556 44
Vereker, Hon. Jeffrey E.	Kenora, Ont.	25	2,500 00	2,500 00
Van Edmond, William G.	Regina, Sask.	20	2,000 00	2,000 00
Van Houten, Mrs. Mary O.	Nanaimo, B.C.	50	5,000 00	5,000 00
Union Bank of Canada	Winnipeg, Man.	80	8,000 00	8,000 00
Van Kleeck, Peter D.	Armstrong, B.C.	20	2,000 00	2,000 00

THE CANADA NATIONAL FIRE INSURANCE COMPANY—Continued

LIST OF SHAREHOLDERS—Continued

Name	Address	No. of shares	Amount subscribed		Amount paid up	
			\$	cts	\$	cts.
Vicars, William George	Qu'Appelle, Sask.	10	1,000	00	804	49
Van Houten, Walton J.	Vancouver, B.C.	200	20,000	00		
Van Decar, Levi Bates	Victoria, B.C.	50	5,000	00	730	08
Wright, Walter John	Victoria, B.C.	20	2,000	00	2,000	00
Winter, Mrs. Sarah	Fleming, Sask.	5	500	00	500	00
Willoughby, Charles	Regina, Sask.	60	6,000	00	6,000	00
Williams, Albert A. G.	Victoria, B.C.	1	100	00	100	00
Wainwright, Robert S.	Cawston, B.C.	20	2,000	00	2,000	00
Wynne, Major Jas. R. est	Winnipeg, Man.	100	10,000	00	10,000	00
Walrige, George	Vancouver, B.C.	45	4,500	00	4,500	00
Wilkes, John	Winnipeg, Man.	10	1,000	00	1,000	00
Waddell, Mrs. Isabel	Winnipeg, Man.	25	2,500	00	2,500	00
Wilson, James	New Westminster, B.C.	20	2,000	00	2,000	00
Williamson, William	Winnipeg, Man.	5	500	00	500	00
Walls, Lawrence T.	Winnipeg, Man.	3	300	00	300	00
Wilson, W. and J.	Winnipeg, Man.	100	10,000	00	10,000	00
Walker, Robert E.	Victoria, B.C.	5	500	00	500	00
Walker, Robert A.	Toronto, Ont.	1	100	00	100	00
Wilson, David	Toronto, Ont.	20	2,000	00	2,000	00
Williams, Herbert	Victoria, B.C.	50	5,000	00	5,000	00
Woelfle, Charles A.	Fort Frances, Ont.	10	1,000	00	1,000	00
Walker, R. Eden	Moosomin, Sask.	25	2,500	00	2,500	00
Wallace, Robert W.	New Westminster, B.C.	10	1,000	00	1,000	00
Walley, Albert T.	Lethbridge, Alta.	10	1,000	00	1,000	00
Weaver, Herbert D.	Nelson, B.C.	10	1,000	00	1,000	00
White, Mrs. Annie J.	Saskatoon, Sask.	10	1,000	00	1,000	00
Wilson, Norman R.	Banff, Alta.	10	1,000	00	1,000	00
Westbrook, Mrs. Louisa E.	Winnipeg, Man.	20	2,000	00	2,000	00
Wilson, Christian H.	Rouleau, Sask.	10	1,000	00	1,000	00
Whiteside, William J.	Fleming, Sask.	5	500	00	500	00
Williamson, Robert T.	New Westminster, B.C.	50	5,000	00	4,203	24
Williamson, Samuel W.	Edmonton, Alta.	50	5,000	00	4,295	95
Wallace, Miss Blanche	Edmonton, Alta.	10	1,000	00	1,000	00
Wilson, Biggerstaff	Campbellford, Ont.	100	10,000	00	10,000	00
West, Thomas A.	Victoria, B.C.	8	800	00	800	00
Wilson, David H.	Winnipeg, Man.	5	500	00	500	00
Wilkinson, Mrs. Lean Beat	Winnipeg, Man.	5	500	00	500	00
Wright, Miss Hattie	Prince Albert, Sask.	5	500	00	500	00
Wallace, Mrs. Francis Eliz.	Calgary, Alta.	35	3,500	00	3,500	00
Wilson, Ole K.	Toronto, Ont.	100	10,000	00	10,000	00
Wade, Mrs. Christine E.	Pacific Beach, Cal.	10	1,000	00	1,000	00
Woods, Joseph E.	Penticton, B.C.	50	5,000	00	4,740	99
Warnwright, Cecil W.	Pincher Creek, Alta.	10	1,000	00	25	50
Wallace, William Haggis	Vancouver, B.C.	20	2,000	00	1,247	37
Wallace, Alex. William	Dauphin, Man.	10	1,000	00	938	36
White, Reginald B.	Vancouver, B.C.	20	2,000	00	1,900	00
Willis, Robert	Penticton, B.C.	25	2,500	00	354	43
White, Charles J.	Vancouver, B.C.	10	1,000	00	809	90
Wood, William D.	Vancouver, B.C.	20	2,000	00	1,272	00
Woodard, Albert W.	Vancouver, B.C.	5	500	00	138	45
Wiskens, Miss Alice	Vancouver, B.C.	103	10,000	00	2,669	69
Wilby, Mrs. J. A.	Victoria, B.C.	10	1,000	00	921	53
Young, Rueben Charles	Weston, Ont.	5	500	00	500	00
Young, Mrs. Jessie Hamilton	Montreal, Que.	5	500	00	500	00
Yates, Rowland	Carrying Place, Ont.	10	1,000	00	1,000	00
Young, Hugh	St.-Anne-on-Sea, Eng.	10	1,000	00	1,000	00
	Tranent, Scotland	10	1,000	00	1,000	00
Totals		20,504	2,050,400	00	1,872,845	52

SESSIONAL PAPER No. 3

THE CANADA SECURITY ASSURANCE COMPANY

LIST OF DIRECTORS—(As at Feb. 28, 1922)

John B. Laidlaw, Pres. and Manager; Vice-Pres., Sir James A. Loughheed; Secretary, A. H. Rodgers, Sir James W. Woods, Eugene Coste, Godfrey B. Patteson, H. F. Gooderham, R. Y. Sketch, C. Stuart Malcolm.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1921)

Name	Address	No. of shares	Amount subscribed	Amount paid in cash
			\$	\$ cts.
Eugene Coste.....	Calgary, Alta.....	25	2,500	1,025 00
H. F. Gooderham.....	Toronto, Ont.....	25	2,500	1,025 00
John B. Laidlaw.....	Toronto, Ont.....	25	2,500	1,025 00
Sir James Loughheed.....	Calgary, Alta.....	25	2,500	1,025 00
C. Stuart Malcolm.....	Toronto, Ont.....	25	2,500	1,025 00
Norwich Union Fire Ins. Soc., Ltd.....	Norwich, England.....	4,750	475,000	194,750 00
R. Y. Sketch.....	Norwich, England.....	25	2,500	1,025 00
A. H. Rodgers.....	Toronto, Ont.....	25	2,500	1,025 00
Godfrey B. Patteson.....	Ottawa, Ont.....	25	2,500	1,025 00
Sir Jas. W. Woods.....	Toronto, Ont.....	25	2,500	1,025 00
Union Trust Company.....	Toronto, Ont.....	25	2,500	1,025 00
Totals.....		5,000	500,000	205,000 00

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THE CANADIAN FIRE INSURANCE COMPANY

LIST OF DIRECTORS—(As at Feb. 17, 1922)

J. H. Ashdown, Pres.; R. T. Riley, Vice-Pres.; Sir Jas. A. M. Aikins, K.C., R. J. Campbell, G. R. Crowe, John Galt, G. V. Hastings.

Name	Address	No. shares	Amount subscribed and paid in cash.
			\$
Adams, John Henry.....	25 Maynard Ave., Toronto.....	40	2,000
Agnew, Amy Jane.....	9654-83rd Avenue, Edmonton.....	8	400
Aikins, Sir Jas. A. M.....	221 McDermott Ave., Winnipeg.....	520	26,000
Alley, W. S.....	Consolidated Cloak Co., Toronto.....	40	2,000
Arnytage, Mrs. Kathleen.....	14 Ruskin Row, Winnipeg.....	40	2,000
Ashdown, Miss Emma Louise.....	529 Wellington Crescent, Winnipeg.....	400	20,000
Ashdown, Harry C.....	J. H. Ashdown Hdwre Co., Winnipeg.....	330	16,500
Ashdown, J. H.....	J. H. Ashdown Hdwre Co., Winnipeg.....	240	12,000
Ashdown, Miss Lillian.....	529 Wellington Crescent, Winnipeg.....	400	20,000
Ashdown, Mrs. Grace L.....	283 Yale Ave., Winnipeg.....	70	3,500
Allison, Mrs. Tannis.....	Taylor, Moffat, Allison & Whetham, Calgary.....	130	6,500
Armstrong, Wm. G.....	Insurance & General, Winnipeg.....	1	50
Banning, Mrs. Florence.....	697 Wellington Crescent, Winnipeg.....	400	20,000
Bathgate, James L.....	Scott, Bathgate & Co., Winnipeg.....	64	3,200
Blowey, J. T.....	Box 867, Vancouver.....	40	2,000
Buchanan, David W.....	157 Maryland, Winnipeg.....	20	1,000
Bradley, Mrs. Annie B.....	14 Duke Street, Hamilton.....	190	9,500
Bawlf, William R.....	571 Grain Exchange, Winnipeg.....	18	900
Baird, Mrs. Marion Hutchings.....	Brooks, Alta.....	20	1,000
Cadham, H. O.....	Portage la Prairie, Man.....	20	1,000
Cameron, A. L.....	2024 Belmont Avenue, Victoria.....	60	3,000
Campbell, R. J.....	Campbell Bros. & Wilson, Winnipeg.....	548	27,400
Carr, Mrs. Evelyn M.....	Box 148, Virden, Man.....	60	3,000
Carson, A.....	120 Beatrice St., Toronto.....	12	600
Clark, S. P.....	Northern Elevator Co., Winnipeg.....	80	4,000
Cockburn, Mrs. Jennie.....	74 Carlton St. Elsmar Apt., Winnipeg.....	60	3,000
Cockburn, J. W.....	74 Carlton St., Winnipeg.....	80	4,000
Collum, Annie Maude.....	89 East Gate, Winnipeg.....	40	2,000
Cross, A. E.....	Calgary.....	20	1,000
Cross, Wm.....	906 Dorchester Ave., Winnipeg.....	100	5,000
Crowe, Mrs. Annie M.....	6 Fuller St., Brookline.....	40	2,000
Crowe, Miss H. Gladys.....	6 Fuller St., Brookline, Mass.....	20	1,000
Crowe, Miss Dorothea E.....	6 Fuller St., Brookline, Mass.....	20	1,000
Crowe, H.....	6 Fuller St., Brookline, Mass.....	420	21,000
Crowe, G. R.....	613 Grain Exchange, Winnipeg.....	478	23,900
Crowe, Jas. Alex.....	British Empire Grain Co., Winnipeg.....	40	2,000
Cruthers, S. Est. W. M. Cruthers.....	315 Frederick Ave., Peterboro, Ont.....	8	400
Chapman, C. H.....	Chapman Agencies, Edmonton.....	10	500
Culver, Albert, F.....	Royal Securities Corp., Winnipeg.....	120	6,000
Culver, Kathleen F.....	c/o Geo. W. Culver, Okanagan Falls, B.C.....	120	6,000
Clark, Alexander Allister.....	78 Furby Street, Winnipeg.....	10	500
Davidson, Claire B.....	Newdale, Man.....	20	1,000
Denison, A. L.....	Canadian Fire Ins. Co., Winnipeg.....	318	15,900
Dowler, James A.....	Canadian Fire Ins. Co., Winnipeg.....	154	7,700
Dowler, William J.....	764 Wolsley Ave., Winnipeg.....	20	1,000
Dowler, Laura P.....	764 Wolsley Ave., Winnipeg.....	40	2,000
Elliott, D. K.....	c/o R. J. Whitla Co., Winnipeg.....	124	6,200
Ewart, Mrs. Mabel H.....	21 Lewis St., Bridgeport, Conn.....	170	8,500
Fitzgerald, Harry Graham.....	Box 59, Lakefield, Ont.....	40	2,000
Flower, C. A.....	Uno, Man.....	200	10,000
Forrest, Mrs. Helen R.....	Dr. D. McIntyre, Supt. Pub. Schools, Winnipeg.....	60	3,000
Foster, Fred K.....	505 Paris Bldg., Winnipeg.....	70	3,500
Folliott, W. C.....	British Empire Gr. Co., Winnipeg.....	20	1,000
Francis, Chas. R.....	Canadian Fire Ins. Co., Calgary.....	10	500
Galt, John.....	Winnipeg.....	25	1,250
Greene, J. J.....	c/o W. E. Sanford Mfg. Co., Hamilton.....	200	10,000
Galt, G. F. & John, Ltd.....	Winnipeg.....	2,979	148,950

SESSIONAL PAPER No. 8

THE CANADIAN FIRE INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name	Address	No. shares	Amount subscribed and paid in cash.
			\$
Gillespie, Robt. S.	Canadian Fire Ins., Calgary	10	500
Hastings, Geo. V.	55 Donald St., Winnipeg	498	24,900
Holmes, Geo. D.	Canadian Fire Ins. Co., Winnipeg	5	250
Howson, G. A.	Union Bank, Wm. & Main, Winnipeg	4	200
Hume, Mrs. Mona	c/o Robt. Hume, Port Hope, Ont.	72	3,600
Hutchings, R. J.	Great West Saddlery Co., Calgary	20	1,000
Hanna, Marion O.	37 Cluny Ave., Toronto	170	8,500
Huxley, Joseph E.	Box 815, Winnipeg	670	33,500
Ireland, W. W. Est. Mrs. W. W. Ireland, Executrix.	Victoria	20	1,000
Johnson, Mrs. Mabel Frances	c/o Percie Johnson, St. Johns.	20	1,000
Johnston, W.	15 Cook Street, Victoria	80	4,000
Keddy, Phoebe E., Richard W. Earle, Ex. & Tr. of will of John Keddy.	Adolph & McKay, Sols., Brandon	40	2,000
Kelly, Mrs. Jennie Wallace	Ste. 3, Dunedin Ct., 793 MacMillan Ave., Winnipeg	20	1,000
Kinnisten, Marion St. Claire	3009 Elgin Ave., Calgary	20	1,000
Lashbrook, Mrs. Ella	29 Rose Street, Galt, Ont.	8	400
Lougheed, Sir James A.	Lougheed & Taylor, Calgary	40	2,000
Leacock, Ethel G.	48 Summerhill Gardens, Toronto	170	8,500
Macdonald, P. A.	Pub. Utilities Comm., Tribune Bldg., Winnipeg	40	2,000
Mackenzie, Kenneth	Royal Alexandra Hotel, Winnipeg	148	7,400
Manwaring, H. A.	Birtle, Man.	20	1,000
Marsh, G. T.	1973 Crescent Road, Victoria	100	5,000
Martin, Robt.	Aberdeen, Walmer, Kent, Eng.	40	2,000
Matheson, R. M.	Barrister, Brandon	60	3,000
Matheson, W. A.	Lake of Woods Mfg. Co., Winnipeg	200	10,000
Millar, T. B.	Portage la Prairie, Man.	100	5,000
Milroy, Thos. M., M.D.	162 Donald St., Winnipeg	20	1,000
Mitchell, J. B.	74 Furby St. S. Board Office, Winnipeg	80	4,000
Mitchell, Margaret J.	74 Furby St., Winnipeg	20	1,000
Molson, Mrs. Maria D.	2317-10 ¹ / ₂ St. West, Calgary	24	1,200
Monk, John B.	134 West Gate, Winnipeg	48	2,400
Murdoff, Mrs. Margaret O.	3530-1st Ave. W., Vancouver	72	3,600
Murphy, G. B., Exee. of Estate	195 Grain Exchange, Winnipeg	20	1,000
Matheson, Mrs. Jessie	41 Donald St., Winnipeg	35	1,750
Matheson, A. McKenzie	1418 Standard Bk. Bldg., Vancouver	25	1,250
Matheson, Dr. John S.	Wellington Apts., Wellington Crescent, Winnipeg	40	2,000
McAllister, John E.	McAllister & Co., Winnipeg	20	1,000
McBride, Edward	113-4th Ave. East, Calgary	8	400
McBride, J. D. In Trust Norman McBride	Cranbrook	8	400
McBride, Mrs. Lillian	Red Deer, Alta.	8	400
McBride, Mrs. Minnie	313 King St., London, Ont.	8	400
McDermott, P. J.	Minnedosa, Man.	20	1,000
McDiarmid, J.	641 Lorne Ave., Brandon, Man.	20	1,000
McDonald, John J.	Box 1203, Winnipeg	80	4,000
McKenney, J. T.	Nr. Pe. Ry. Co., St. Paul, Minn.	24	1,200
McLaren, Mrs. Wilhelmina	c/o McLeod & Black, Morden, Man.	44	2,200
McNaughton, R. D. Estate	Nor. Tr. Co., Executors, Winnipeg	124	6,200
McIntyre, Susan F., Mrs.	Portage la Prairie, Man.	20	1,000
Nanton, Sir Augustus M.	Osler, Hammond & Nanton, Winnipeg	92	4,600
Northern Trusts Co.	Winnipeg	100	5,000
Northern Trusts Co.	Winnipeg	8	400
Northern Trusts Co.	Winnipeg	300	15,000
O'Reilly, Mrs. Frances B.	307 Alfred St., Kingston	12	600
Parrish, W. L.	Grain Exchange, Winnipeg	40	2,000
Parsons, S. R.	Br. Amer. Oil Co., Ltd., Toronto	200	10,000
Patton, F. L.	Mgr. Dominion Bank Winnipeg	20	1,000
Pearce, Mrs. Margaret A.	c/o Wm. Pearce, C.P.R. Inspection Dept., Calgary	40	2,000
Pearce, Wm.	C.P.R. Inspection Dept., Calgary	40	2,000
Peppers, Miss Maggie Robertson	Monk Ave. (114) Norwood	48	2,400

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THE CANADIAN FIRE INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name	Address	No. Shares	Amount subscribed and paid in cash.
			\$
Phillipps, Mrs. Louise.....	c/o J. B. Monk, 134 West Gate, Winnipeg.....	112	5,600
Powis, George W.....	643 East Couch St., Portland, Oregon.....	100	5,000
Pace, Mrs. Frances Evelyn.....	c/o E. W. Pace, 388 Wellington Crescent, Win- nipeg.....	200	10,000
Pillman, Mrs. A. H.....	55 Donald Street, Winnipeg.....	100	5,000
Rannard, Mrs. Marion Black.....	208 Harvard Ave., Winnipeg.....	100	5,000
Redmond, James.....	Redmond & Co., Montreal.....	248	12,400
Riley, C. S.....	Canadian Fire Ins. Co., Winnipeg.....	1,000	50,000
Riley, J. H.....	Northern Trusts Co., Winnipeg.....	22	1,100
Riley, Jean I., Mrs.....	c/o C. S. Riley, Winnipeg.....	200	10,000
Riley, R. T.....	Winnipeg.....	214	10,700
Riley, W. J.....	338 Michigan St., Victoria.....	40	2,000
Robinson, Jerry.....	402 Main Street, Winnipeg.....	40	2,000
Rutherford, J. G.....	Bd. of Ry. Comm. for Can., Ottawa.....	20	1,000
Saunders, Bernard P.....	Saunders & Duffus, Halifax.....	32	1,600
Schofield, F. H.....	1187 Grosvenor Ave., Winnipeg.....	200	10,000
Schofield, Mrs. Mary E.....	1187 Grosvenor Ave., Winnipeg.....	40	2,000
Scott, Mrs. Hattie May.....	Hingston Smith Arms Co., Winnipeg.....	60	3,000
Somerset, Est. Mrs. E. S.....	Northern Trusts Co., Winnipeg.....	120	6,000
Somerset, W. B.....	475 Phillips Square, Montreal.....	34	1,700
Standard Trusts Co. Ex. Est. R. S. Barrow.....	Winnipeg.....	240	12,000
Steer, Miss Lillian.....	108 Lisgar Ave., Norwood.....	82	400
Steer, Walter J.....	308 Preston St., Winnipeg.....	20	1,000
Stewart, Est. D. A., Dr. John Stewart, Ex.....	28 South St., Halifax.....	80	4,000
Stitt, Wm.....	Box 3029, Winnipeg.....	148	7,400
Stobart, F. W.....	Wispers Midhurst, Sussex, Eng.....	600	30,000
Stobart, F. W., in trust for Amy Millicent Stobart.....		12	600
Stobart, F. W., in trust for Grace Margaret Stobart.....		16	800
Stobart, F. W., in trust for Phoebe B. Stobart.....		8	400
Stoddart, Mrs. Caroline.....	301-4th Ave. West, Calgary.....	8	400
Stoddart, Kenneth B.....	c/o G. F. Earle, Sanday & Co., 8-10 Bridge St., N.Y.....	80	4,000
Stoddart, Miss Norma.....	301-4th Ave. W., Calgary.....	48	2,400
Stobart, Capt. Frank E.....	The Dormy House, Worcester Park, Surrey, Eng.....	512	25,600
Snaddon, W. J.....	Mgr. Canada Fire Ins. Co., Calgary.....	20	1,000
Standard Tr. Co., Ex. Est. M. Adela Barrow.....	Winnipeg.....	40	2,000
Tufts, Prof. J. F.....	Wolfville, N. S.....	200	10,000
Walker, Thos. D., M.D.....	156 Princess St., St. John, N.B.....	40	2,000
Wallace, Frederick.....	Rat Portage Lbr. Co., Winnipeg.....	40	2,000
Webb, Mrs. Mabel T.....	16 St. Denis Ave., Quebec.....	248	12,400
Wellwood, Mrs. Sarah Jane.....	Minnedosa.....	56	2,800
Wilson, Miss Francis J.....	545 Broadway, Winnipeg.....	100	5,000
Wilson, Mrs. Sara.....	545 Broadway, Winnipeg.....	100	5,000
Wilson, R. R.....	Campbell Bros. & Wilson, Winnipeg.....	348	17,400
Windatt, Mrs. Clara Isabella.....	Bowmanville, Ont.....	40	2,000
Wright, S. R.....	Swan River, Man.....	32	1,600
Webber, J. G.....	32 McAdam Ave., Winnipeg.....	8	400
Webber, Sarah E.....	32 McAdam Ave., Winnipeg.....	7	350
Wright, Jennie M., Miss.....	185 Lyle St., Winnipeg.....	5	250
Young, A. L.....	Souris, Man.....	24	1,200
Totals.....		20,000	1,000,000

SESSIONAL PAPER No. 8

THE CANADIAN INDEMNITY COMPANY.

LIST OF DIRECTORS—(As at Feb. 21, 1922.)

R. T. Riley, Pres.; C. S. Riley, Vice-Pres., C. S. Riley, Managing Director; Sir. Jas. A. M. Aikins, K.C., J. H. Ashdown; G. R. Crowe; A. L. Denison; G. F. Galt; G. V. Hastings; R. R. Wilson.

LIST OF SHAREHOLDERS—(As at December 31, 1921)

Name	Address	Amount subscribed and paid in cash.
		\$ cts.
Sir Jas. A. M. Aikins,.....	Winnipeg.....	30,000 00
James H. Ashdown.....	Winnipeg.....	20,300 00
Harry C. Ashdown.....	Winnipeg.....	15,000 00
R. J. Campbell.....	England.....	14,200 00
Mrs. Sarah S. Campbell.....	England.....	3,000 00
Geo. R. Crowe.....	Winnipeg.....	33,700 00
A. F. Culver.....	Winnipeg.....	2,000 00
A. L. Denison.....	Winnipeg.....	20,000 00
James A. Dowler.....	Winnipeg.....	7,000 00
G. F. Galt.....	Winnipeg.....	3,700 00
G. F. and J. Galt Ltd.....	Winnipeg.....	41,300 00
G. V. Hastings.....	Winnipeg.....	33,800 00
Geo. D. Holmes.....	Winnipeg.....	1,500 00
J. E. Huxley.....	Winnipeg.....	3,700 00
Geo. E. Merry.....	Winnipeg.....	800 00
John A. Macphee.....	Winnipeg.....	1,000 00
The Northern Trusts Co.....	Winnipeg.....	10,000 00
C. S. Riley.....	Winnipeg.....	30,000 00
R. T. Riley.....	Winnipeg.....	10,000 00
Mrs. Jean I. Riley.....	Winnipeg.....	7,500 00
J. H. Riley.....	Winnipeg.....	1,500 00
Walter J. Steer.....	Winnipeg.....	1,500 00
Wm. J. Snadden.....	Calgary.....	1,000 00
R. R. Wilson.....	Winnipeg.....	7,500 00
Total	Winnipeg.....	300,000 00

CANADIAN LUMBERMAN'S INSURANCE EXCHANGE.

ADVISORY COMMITTEE—(As at February 28, 1922.)

Province of Ontario:—W. E. Bigwood, Duncan McLaren.

Province of Quebec:—Arthur H. Campbell, W. Gerard Power.

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THE CANADIAN SURETY COMPANY

LIST OF DIRECTORS—(As at February 28, 1922.)

F. W. Lafrentz, Pres.; Sir Geo. Burn, Vice-pres.; T. Bradshaw, Vice-pres.; R. R. Brown, A. J. Brown
K.C., F. G. Osler, F. J. Parry, W. L. Matthews, Henry C. Willcox, W. H. Hall.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1921.)

Name	Address	Amount subscribed and paid in cash
		\$
Lafrentz, F. W.....	New York, N.Y.....	2,500
Osler, F. G.....	Toronto, Ont.....	3,500
Bradshaw, T.....	"	3,500
Brown, R. R.....	New York, N.Y.....	2,500
Burn, Sir Geo.....	Ottawa, Ont.....	3,500
W. L. Matthews.....	Toronto, Ont.....	2,500
Parry, F. J.....	New York, N.Y.....	2,500
Hall, W. H.....	Toronto, Ont.....	3,500
Willcox, Henry C.....	New York, N.Y.....	2,500
A. J. Brown, K.C.....	Montreal, Que.....	2,500
Amsuco Securities Co.....	New York, N.Y.....	221,000
Total.....		250,000

SESSIONAL PAPER No. 8

THE CASUALTY COMPANY OF CANADA

LIST OF DIRECTORS—(As at Feb. 24, 1922.)

Chas. S. Blackwell, Pres.; A. Wyburn Eastmure, Managing Director; Albert Matthews; L. H. Eastmure, A. E. Renfrew, A. G. Strathy, W. J. Keens, W. W. Cumming, and Hon. Thos Crawford.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1921.)

Name	Address	No. of shares	Amount subscribed		Amount paid in cash	
			\$	cts.	\$	cts.
Adams, Dr. J. Frank.....	Toronto, Ont.....	2	200	00	100	00
Abbott, J. W.....	New York, N.Y.....	2	200	00	100	00
Allen, Edward.....	Toronto, Ont.....	1	100	00	50	00
Alley, John A. M.....	".....	1	100	00	50	00
Arnsden, Lionel G.....	".....	1	100	00	50	00
Anderson, James E.....	".....	1	100	00	50	00
Anderson, James S.....	".....	1	100	00	50	00
Annandale, A. W.....	".....	1	100	00	50	00
Arnold, Frank W.....	".....	5	500	00	216	67
Ardagh, Henry H.....	Barrie, Ont.....	1	100	00	50	00
Ashworth, James J.....	Toronto, Ont.....	5	500	00	250	00
Ashbridge, Jesse.....	".....	10	1,000	00	500	00
Abbott, Frank E.....	".....	3	300	00	150	00
Alderson, W. H.....	".....	2	200	00	100	00
Anderson, George.....	".....	1	100	00	16	67
Armstrong, Fred W.....	".....	1	100	00	50	00
Addison, W. F.....	".....	2	200	00	100	00
Aikenhead, Thomas E.....	".....	1	100	00	50	00
Archibald, C. E.....	Montreal, Que.....	1	100	00	50	00
Appleton, John.....	Toronto, Ont.....	1	100	00	50	00
Ashworth, E. M.....	".....	1	100	00	50	00
Atkinson, J. Leonard.....	".....	2	200	00	33	33
Bergh, Charles V.....	Philadelphia.....	10	1,000	00	500	00
Bowen, Thomas J.....	Toronto, Ont.....	2	200	00	33	34
Bartram, J. B.....	".....	1	100	00	50	00
Black, S. W. & Co.....	".....	4	400	00	200	00
Barker, W. A.....	".....	2	200	00	100	00
Barnard, F. M.....	Montreal, Que.....	1	100	00	50	00
Brown, Philip H.....	Toronto, Ont.....	1	100	00	50	00
Bonnell, W. H. M.....	".....	1	100	00	50	00
Brown, T. A.....	".....	2	200	00	100	00
Bilton, Thomas.....	".....	1	100	00	50	00
Boland, E. T.....	".....	2	200	00	100	00
Bruce, J. Stuart.....	".....	1	100	00	16	67
Booth, Charles.....	".....	2	200	00	100	00
Bishop, W. E.....	".....	1	100	00	50	00
Boase, Joseph B.....	".....	5	500	00	250	00
Boase, Mrs. Claire E.....	".....	5	500	00	250	00
Birrell, Howard P.....	".....	1	100	00	16	67
Bollard, Arthur.....	".....	1	100	00	50	00
Blackwell, Charles S.....	".....	345	34,500	00	17,250	00
Burns, Edward.....	".....	2	200	00	100	00
Bishop, George H.....	Montreal, Que.....	1	100	00	50	00
Bulley, Samuel.....	Toronto, Ont.....	1	100	00	50	00
Business Systems Ltd.....	".....	2	200	00	100	00
Brown, Nicholas.....	".....	1	100	00	50	00
Boake, G. Wilfred.....	".....	1	100	00	50	00
Blackford, Horace P. (Estate).....	".....	2	200	00	100	00
Bender, Charles A.....	".....	1	100	00	50	00
Bcal, Geo. P.....	".....	2	200	00	100	00
Croft, William.....	".....	1	100	00	50	00
Clarke, Estate A. R.....	".....	1	100	00	50	00
Cotes, Georges. Ltd.....	".....	1	100	00	50	00
Calvert, J. H.....	".....	1	100	00	50	00
Caldwell, A. W.....	".....	1	100	00	50	00

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THE CASUALTY COMPANY OF CANADA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name	Address	No. of shares	Amount subscribed	Amount paid in cash
			\$ cts.	\$ cts.
Campbell, J. B.	Toronto, Ont.	1	100 00	50 00
Carswell, Robert	"	2	200 00	100 00
Campbell, George H.	"	1	100 00	16 67
Cane, James G. (Estate)	"	1	100 00	16 67
Carveth, John A.	"	2	200 00	100 00
Chapman, A. H.	"	2	200 00	100 00
Cleghorn, Thomas H. (Estate)	"	1	100 00	50 00
Chapin, Arthur S.	"	1	100 00	50 00
Chapman, Stephen H.	"	1	100 00	50 00
Cooper, Hubert A.	"	1	100 00	50 00
Clubb, Arthur F.	"	2	200 00	100 00
Collins, Charles H.	"	2	200 00	100 00
Charles, R. Christie	Cobocnck, Ont.	2	200 00	33 34
Coryell, C. S.	Toronto, Ont.	2	200 00	100 00
Culver, Frank L.	"	5	500 00	250 00
Cumming, Walter W.	"	25	2,500 00	1,250 00
Cutten, and Foster	"	10	1,000 00	500 00
Campbell, Enos M.	"	1	100 00	50 00
Cumming, Charles C.	"	1	100 00	50 00
Crawford, Hon. Thos.	"	25	2,500 00	250 00
Colebrook, Mabel	"	2	200 00	100 00
Douglas, W. Milne	"	2	200 00	33 34
Davison, R. C.	"	1	100 00	50 00
Dale, Joseph G.	"	1	100 00	50 00
Despard, W. H.	"	1	100 00	50 00
DeGruchy, John	"	1	100 00	50 00
Dorenwend, H (Estate)	"	2	200 00	100 00
Donovan, Harry B.	"	1	100 00	50 00
Eastmure, A. Wyburn	"	25	2,500 00	1,250 00
Elliott, Smith	Kingston, Ont.	1	100 00	10 00
Equi, W. J.	Toronto, Ont.	1	100 00	50 00
Eby, Estate J. F.	"	1	100 00	50 00
Eastmure, Miss A. W.	"	25	2,500 00	1,250 00
Eastmure, Mrs. L. H.	"	26	2,600 00	1,300 00
Five-in-One Letter Env. Co.	"	1	100 00	50 00
Fraser, Dr. R. Douglas	"	2	200 00	100 00
Fountain, William	"	2	200 00	100 00
Fletcher, MacFarlane & Co.	"	2	200 00	100 00
Farr, Harry Y.	"	2	200 00	100 00
Greay, John G.	"	5	500 00	250 00
Greene, R. H.	"	5	500 00	250 00
Green, John C. & Co.	"	1	100 00	50 00
Gibson, R. L.	"	1	100 00	50 00
Gilverson, A. E.	"	1	100 00	50 00
Gourlay, R. S.	"	1	100 00	50 00
Gouinlock, George, Estate	"	2	200 00	100 00
Greene, Albert R.	"	2	200 00	100 00
Hobberlin, A. M.	"	1	100 00	50 00
Hayes, F. Barry	"	1	100 00	50 00
Hewitt, Arthur	"	1	100 00	50 00
Howard, Lewis	"	1	100 00	50 00
Harty, Hon. William	Kingston, Ont.	1	100 00	50 00
Hill, George A., Estate	Toronto, Ont.	1	100 00	50 00
Hutson, J. T. and H.	"	1	100 00	50 00
Hodgins, John P.	"	1	100 00	50 00
Hopkins, Edward	"	2	200 00	100 00
Hilary, Norman T.	"	1	100 00	50 00
Hales, Edward	Toronto, Ont.	2	200 00	100 00
Hardy, Henry R.	"	2	200 00	100 00
Heintzman, Herman	"	5	500 00	250 00
Henderson, Thomas A.	"	1	100 00	50 00
Hawkins, W. E.	Winnipeg, Man.	2	200 00	100 00
Jones, J. Gordon (Estate)	Toronto, Ont.	5	500 00	250 00
Keens, James H.	"	2	200 00	100 00
Keens, Walter J.	"	25	2,500 00	1,250 00
Langley, Elliott W.	"	10	1,000 00	133 33
Longwell, Alexander	"	2	200 00	100 00

SESSIONAL PAPER No. 8

THE CASUALTY COMPANY OF CANADA—Continued

LIST OF SHAREHOLDERS—Continued

Name	Address	No. of shares	Amount subscribed	Amount paid in cash
			\$ cts.	\$ cts.
Lanskail, C. E.....	Toronto, Ont.....	1	100 00	50 00
Lyttle, Mrs. Agnes E.....	"	2	200 00	100 00
Louden, John.....	"	2	200 00	100 00
Matthews, Albert.....	"	100	10,000 00	5,000 00
Mowat, H. M.....	"	1	100 00	50 00
Mills, Thomas.....	Kingston, Ont.....	1	100 00	10 00
Martin, William.....	North Bay, Ont.....	1	100 00	50 00
Medland, T. J.....	Toronto, Ont.....	1	100 00	50 00
Morson, W. R.....	"	1	100 00	50 00
Miller, Thomas W.....	"	2	200 00	100 00
Morrice, W. J.....	"	1	100 00	50 00
Myers, John Everard.....	"	1	100 00	50 00
Monypenny, Louis F.....	"	2	200 00	100 00
McLaughlin, Dr. R. G.....	"	1	100 00	50 00
McPherson, Allan.....	"	2	200 00	100 00
McMahon, Harold W.....	"	1	100 00	50 00
Norrie, E. J. C.....	"	2	200 00	100 00
Nicholson, James.....	"	2	200 00	100 00
Oliver, Joseph (Estate).....	"	1	100 00	16 67
Pringle, C. H.....	"	2	200 00	50 00
Paynter, C. H.....	"	2	200 00	100 00
Palmer, John W.....	"	2	200 00	100 00
Pepler, Dr. W. H.....	"	2	200 00	50 00
Prudhomme, C. F.....	"	2	200 00	100 00
Punchard, T. R.....	"	2	200 00	33 34
Pafford, A. H.....	"	1	100 00	50 00
Phillips, A. J.....	"	2	200 00	100 00
Pringle, Alexander.....	Montreal, Que.....	1	100 00	50 00
Renfrew, Allan E.....	Toronto, Ont.....	25	2,500 00	1,250 00
Rous, Mrs. C. C.....	"	1	100 00	13 34
Richardson, J. W.....	North Bay, Ont.....	1	100 00	50 00
Reid, Alex. J.....	Toronto, Ont.....	2	200 00	100 00
Strathy, G. B.....	"	1	100 00	50 00
Seager, John R.....	"	2	200 00	33 34
Shales, John H.....	"	1	100 00	50 00
Stewart, William B.....	"	1	100 00	50 00
Simmers, Herman.....	"	1	100 00	50 00
Strathy, A. Gowan.....	"	25	2,500 00	1,250 00
Strathy, A. G., Ltd.....	"	4	400 00	200 00
Strathy, Miss E. L. M.....	"	5	500 00	250 00
Strathy, Henry S. Estate.....	"	23	2,300 00	1,150 00
Smith, Harold T.....	"	50	5,000 00	250 00
Stoddart, Charles J.....	"	1	100 00	50 00
Stevenson, N. J.....	"	4	400 00	200 00
Somers, James.....	"	2	200 00	100 00
Staunton, Thomas A.....	"	1	100 00	50 00
Soren Bros.....	"	1	100 00	50 00
Simpson, John F.....	"	1	100 00	50 00
Tafts, John W.....	"	2	200 00	100 00
Thompson, George W.....	"	2	200 00	100 00
Wilson, Dr. R. J.....	"	1	100 00	50 00
Waddington, Herbert (Estate).....	"	1	100 00	50 00
Willard, J. C.....	"	1	100 00	50 00
Westwood, Benjamin.....	"	1	100 00	50 00
Wickett, S. R.....	"	1	100 00	50 00
Wood, William H.....	"	1	100 00	50 00
Walker, James R.....	Montreal, Que.....	1	100 00	50 00
Worden, William H.....	Toronto, Ont.....	1	100 00	50 00
Wiltse, Herbert G.....	"	1	100 00	50 00
Wood, David O.....	"	1	100 00	50 00
Wood, W. Lloyd.....	"	1	100 00	50 00
Wilson, John.....	"	1	100 00	50 00
Wilson, Norman D.....	"	1	100 00	50 00
Worsts, J. Gooderham.....	"	1	100 00	50 00
Wheeler, Alexander E.....	"	1	100 00	50 00
Wickware, Robert C.....	"	1	100 00	50 00
Woollatt, R. M.....	"	1	100 00	50 00

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THE CASUALTY COMPANY OF CANADA—*Concluded*LIST OF SHAREHOLDERS—*Concluded*

Name	Address	No. of shares	Amount subscribed	Amount paid in cash
			\$ cts.	\$ cts.
Yorston, James A.....	Toronto, Ont.....	1	100 00	50 00
Young, Melville.....	".....	1	100 00	50 00
Allen, Benjamin.....	".....	2	200 00	
Allen, Frank B.....	".....	1	100 00	
Ansley, A. M. N.....	".....	1	100 00	
Abrey, George S.....	".....	1	100 00	
Alison, Thomas H. C.....	".....	1	100 00	
Burnett, Harris W.....	".....	1	100 00	
Brown, John W.....	".....	1	100 00	
Bryce, Alexander.....	".....	5	500 00	
Darrall, Charles H.....	".....	1	100 00	
Hallworth, J. B.....	".....	1	100 00	
Leitch, George C.....	".....	1	100 00	
McCausland, W. M.....	".....	1	100 00	
Nerlich, Emil.....	".....	1	100 00	
Plow, Mrs. C. S.....	Montreal, Que.....	10	1,000 00	
Plow, George S.....	".....	15	1,500 00	
Perrin, James H.....	Toronto, Ont.....	1	100 00	
Radford, William.....	".....	1	100 00	
Stapells, R. A.....	".....	1	100 00	
Symons, W. L.....	".....	1	100 00	
White, Dr. J. W.....	".....	1	100 00	
Totals.....		1,038	108,800 00	47,333 39

SESSIONAL PAPER No. 8

CHARTERED TRUST AND EXECUTOR COMPANY

(Formerly The Title and Trust Company)

LIST OF DIRECTORS—(Feb. 28, 1922)

Hon. W. A. Charlton, Pres.; Col. Noel Marshall, W. K. George, W. S. Morden, K.C.; Vice-Presidents: D. B. Hanna, Jas. B. Tudhope, J. F. M. Stewart, R. Wade, Allan McPherson, John J. Gibson, Managing Director, S. Casey Wood, John M. Ferguson, K.C., Francis R. Lalor, Frank McLaughlin, D. H. MacLaren, W. R. Hobbs.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1921)

Name	Address	Amount subscribed	Amount paid in cash
Agar, Thos. J.	Manning Chambers, 72 Queen St. West, Toronto.	\$ cts. 7,000 00	\$ cts. 7,000 00
Aikins, Dr. Wilberforce	264 Church St., Toronto.	1,000 00	1,000 00
Allison, Janet T.	57 St. Annes Rd., Toronto.	600 00	600 00
Anderson, Mrs. Frances D.	422 Queen St., Ottawa.	3,000 00	3,000 00
Auden, H. W.	Western University, London, Ont.	500 00	500 00
Baillie, Sir F. W. (Estate)	National Trust Coy., 22 King St. E., Toronto, Executors.	10,000 00	10,000 00
Bartlett, Mrs. Clara C.	Orillia, Ont.	5,000 00	5,000 00
Bell, John P.	c/o A. E. Lyon, Brantford, Ont.	5,000 00	5,000 00
Hart, Milner C.			
Boyd, W. J.	c/o W. J. Boyd & Co., Winnipeg, Man.	500 00	500 00
Bredin, M.	160 Avenue Rd., Toronto.	5,000 00	5,000 00
Burgess, Est. R. K.	Toronto General Trusts Corp., Toronto.	5,000 00	5,000 00
Burke, Mrs. Catherine	33 College Ave., Ottawa.	2,000 00	2,000 00
Busch, Miss Hermana	86 Madison Ave., Toronto.	1,000 00	1,000 00
Charlton, Miss Amelia	c/o W. A. Charlton, 46 King West.	1,000 00	1,000 00
Charlton, Miss Elsie	86 Madison Ave., Toronto.	6,000 00	6,000 00
Charlton, Miss Ethel	86 Madison Ave., Toronto.	6,000 00	6,000 00
Charlton, Mrs. Nellie	86 Madison Ave., Toronto.	10,000 00	10,000 00
Charlton, Hon. W. A.	46 King St. W., Toronto.	25,000 00	25,000 00
Clark, W. J.	96 King St. W., Toronto.	6,000 00	4,200 00
Compton, Mrs. Anna	257 Brock St., Kingston, Ont.	1,000 00	1,000 00
Coutts, Dr. Edgar N.	Treepart Sanitarium, Kitchener, Ont.	3,500 00	3,500 00
Coutts, Mrs. E. N.	Treepart Sanitarium, Kitchener, Ont.	400 00	346 17
Crocker, Wm.	490 Jarvis St., Toronto.	6,000 00	6,000 00
Dods, Andrew	Bank of Hamilton Bldg., Toronto.	2,500 00	2,500 00
Ferguson, J. M.	26 Adelaide St. W., Toronto.	5,000 00	2,449 80
Ferguson, Richard M.	Toronto.	100 00	100 00
Fraser, Mrs. Olive B.	1111 5th Ave. N.W., Moose Jaw, Sask.	3,000 00	3,000 00
Grant, Mrs. M. Beatrice	c/o Gideon Grant, Bank of Hamil- ton Bldg., Toronto.	2,500 00	2,500 00
Gage, Sir William	c/o Chartered Trust and Executor Co., 46 King West, Toronto.	16,000 00	16,000 00
George, W. K.	18 King St. E., Toronto.	6,000 00	6,000 00
Gibson, Miss Eleanor	125 Spadina Rd., Toronto.	1,100 00	1,100 00
Gibson, John J.	46 King St. W., Toronto.	8,700 00	
Gibson, John J.	46 King St. W., Toronto.	900 00	720 00
Gibson, John J.	46 King St. W., Toronto.	3,700 00	2,800 20
Gibson, Mrs. Maude C.	125 Spadina Rd., Toronto.	2,500 00	2,500 00
Gillies, D. B.	Bank of Hamilton Bldg., Toronto.	200 00	200 00
Haas, Stephen	128 St. George St., Toronto.	1,000 00	1,000 00
Hallawell, R. J.	Toronto.	300 00	300 00
Hanna, D. B.	c/o C.N.R., Toronto.	10,000 00	10,000 00
Hardy, James	15½ Toronto St., Toronto.	16,000 00	16,000 00
Hobbs, W. R.	241 Spadina Ave., Toronto.	15,000 00	15,000 00
Hunter, Harry A.	Hunter Land Co., Andrus Bldg., Minneapolis, Minn.	5,000 00	5,000 00
Jelly, R. R.	Box 1084, Brandon, Man.	2,500 00	2,500 00
Jenkins, Thomas	15½ Toronto St., Toronto.	16,000 00	16,000 00
Johnston, Alfred	c/o W. R. Johnston Co., Ltd., Front and York Sts., Toronto.	1,000 00	1,000 00
Johnston, Est. E. F. B.	c/o Mrs. Johnston, 65 Bernard Ave., Toronto.	16,000 00	16,000 00
Kerry, Mrs. Kay	374 Mountain St., Montreal.	2,400 00	2,400 00
Kohler, Allan L.	Cayuga, Ont.	200 00	200 00
Kohler, Hugh L.	Cayuga, Ont.	200 00	200 00
Kohler, Jacob	Cayuga, Ont.	7,200 00	7,200 00
Kohler, Jacob R.	Cayuga, Ont.	200 00	200 00
Kohler, Ross M.	Cayuga, Ont.	200 00	200 00

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CHARTERED TRUST AND EXECUTOR COMPANY—*Concluded*LIST OF SHAREHOLDERS—*Concluded*

Name	Address	Amount subscribed.	Amount paid in cash
		\$ cts.	\$ cts.
Kohler, Mrs. Sarah J.	Cayuga, Ont.	600 00	600 00
Lalor, Francis R.	Dunnville, Ont.	10,000 00	10,000 00
MacKenzie, Alexander.	65 Crescent Rd., Toronto.	1,000 00	1,000 00
MacLaren, David H.	Barrie, Ont.	5,000 00	5,000 00
MacLaren, Mrs. Geraldine M.	Barrie, Ont.	2,500 00	2,500 00
MacLaren, Mrs. Isa F.	Barrie, Ont.	5,200 00	5,200 00
MacLaren, J. A.	Barrie, Ont.	1,000 00	1,000 00
MacLaren, I. W.	Barrie, Ont.	500 00	500 00
MacMahon, Miss Amy E.	270 Huron St., London, Ont.	500 00	500 00
Marshall, K. R.	79 King St. E., Toronto.	3,000 00	3,000 00
Marshall, N. C.	79 King St. E., Toronto.	2,000 00	2,000 00
Marshall, Noel.	79 King St. E., Toronto.	25,500 00	25,500 00
Mehlenbacher, Mrs. Anna S.	Cayuga, Ont.	200 00	200 00
Morden, W. S., and J. J. Gibson.	46 King St. W., Toronto.	2,500 00	2,500 00
Morden, W. S., K.C.	46 King St. W., Toronto.	5,000 00	5,000 00
Mulock, Est. Lady Sarah E. C.	c/o Wm. Mulock, Jr., 711 Dominion Bank Bldg., Toronto.	2,500 00	2,500 00
Mulock, Hon. Sir Wm., K.C., M.G.	518 Jarvis St., Toronto.	25,000 00	25,000 00
McFarren, Wm.	18 Pembroke St., Toronto.	5,000 00	5,000 00
McIntosh, R. W. & Kerry, Kay.	c/o Mrs. Kay Kerry, 374 Mountain St., Montreal, Que.	600 00	600 00
McLaren, E. W.	134 Spruce St., Toronto.	100 00	100 00
McLaughlin, Frank.	46 King St. W., Toronto.	5,000 00	5,000 00
McLaughlin, Mrs. Irene.	83 Glen Rd., Toronto.	500 00	500 00
McNeil, E. W.	46 King St. W., Toronto.	500 00	500 00
McPherson, Allan.	Longford Mills, Ont.	16,000 00	15,000 00
National Trust Co.	Exec. Geo. Hees Est., 22 King St. E., Toronto.	20,000 00	20,000 00
Paterson, Mrs. Mary E.	18 Winchester Ave., Westmount, Que	1,200 00	1,200 00
Paterson, W. L.	P.O. Box 402, Toronto.	300 00	300 00
Perry Gordon F.	c/o National Iron Works, Ltd., Toronto.	1,000 00	1,000 00
Perry, Norman D.	Lumsden Bldg., Toronto.	2,000 00	2,000 00
Phelan, T. P.	Can. Rly. News Co., Union Station, Toronto.	10,000 00	10,000 00
Ramsay, Est. Wm.	c/o Toronto General Trusts Corp., Toronto.	2,500 00	2,500 00
Rex, Mrs. Agnes J.	405 Wheatfield St., North Tonawanda, N.Y.	3,000 00	3,000 00
Roach, Edwin.	628 Bathurst St., Toronto.	5,000 00	5,000 00
Russell, Thomas A.	Russell Motor Car Co., King and Dufferin Sts., Toronto.	500 00	500 00
Smith, Alex.	Barrister, Ottawa, Ont.	2,000 00	1,800 00
Somers, G. T.	c/o Sterling Bank, Toronto.	2,000 00	1,100 00
Stewart, Miss Agnes.	c/o John English, 69 Summerhill Ave., Toronto.	300 00	300 00
Stewart, J. F. M. (In trust).	1106 Royal Bank Bldg., Toronto.	18,600 00	18,540 00
Stewart, J. F. M.	1106 Royal Bank Bldg., Toronto.	7,500 00	7,500 00
Stewart, Mrs. Mabel.	7 Beaumont Rd., Toronto.	5,000 00	5,000 00
Taylor, J. H.	Todmorden, Ont.	1,100 00	1,100 00
Thomson, Mrs. Mary.	Orillia Ont.	2,000 00	2,000 00
Tomlin, H. C.	c/o Russell Hill and Heath St., Toronto.	2,500 00	2,500 00
Towner, J.	26 Norman St., Stratford.	400 00	400 00
Towner, Mrs. L. A.	26 Norman St., Stratford.	600 00	600 00
Tudhope, James B.	Orillia, Ont.	12,000 00	12,000 00
Tudhope, W. H.	Orillia, Ont.	5,000 00	5,000 00
Wade, R.	Orillia, Ont.	13,100 00	10,500 00
Walker, D. M.	210 Ryerson Ave., Niagara Falls, Ont.	1,000 00	1,000 00
Webster, Dr. Thos. S.	Wilcox and Spadina Ave., Toronto.	2,000 00	2,000 00
Weston, George.	Richmond and Peter Sts., Toronto.	2,500 00	2,500 00
Woltz, Emma K.	Cayuga, Ont.	200 00	200 00
Wood, S. Casey.	38 King St. W., Toronto.	5,000 00	5,000 00
Totals.		504,000 00	484,456 17

CUMBERLAND FARMERS MUTUAL FIRE INSURANCE

LIST OF DIRECTORS—(As at Feb. 21, 1922)

Pres.: D. J. Mitchell; Vice-Pres.: J. A. Cummings; Manager: Harvel Coultres; Directors: H. T. Wells, Wm. McKenzie, Wm. Howard, Archie Moore, Fred Trerice, Chas. Simpson, Ira Wood, D. G. Whidden, Frank L. Roach, J. L. Cunningham, John D. Burnside, Whitney Murray, Fenwick Jackson.

SESSIONAL PAPER No. 8

THE DOMINION FIRE INSURANCE COMPANY

LIST OF DIRECTORS—(As at Feb. 28, 1922)

R. F. Massie, Pres.; P. Pocock, Vice-Pres.; N. W. Renwick, Sec.; R. A. Brock, R. S. Cassels, K.C., E. Ostiguy, T. Walker, R. J. Hutchings, G. J. Cuthbertson

LIST OF SHAREHOLDERS—(As at Dec. 31, 1921)

Name	Address	No. of shares	Amount subscribed and paid in cash
			\$ cts.
Austin, J. Howe.....	Halifax, N.S.....	5	500 00
Arthur, R. A., M.D.....	Sudbury, Ont.....	5	500 00
Bawlf Securities, Ltd.....	Winnipeg, Man.....	50	5,000 00
Bellamy, Thomas.....	Edmonton, Alta.....	10	1,000 00
Brock, Reginald A.....	Montreal, Que.....	50	5,000 00
Bradley, Levi.....	High River, Alta.....	5	500 00
Brais & Dupras.....	Longueuil, Que.....	5	500 00
Brimacombe, Matthew A.....	Vermilion, Alta.....	3	300 00
Bouey, John N. and Charles.....	Winnipeg, Man.....	5	500 00
Bell, Mrs. Netta.....	Edmonton, Alta.....	5	500 00
Bathalon, J. B. S.....	St. Liboire, Que.....	10	1,000 00
Bickerton, James G.....	Woodstock, Ont.....	5	500 00
Beatty, estate James H.....	Toronto, Ont.....	25	2,500 00
Butler, Mrs. Elizabeth J.....	Woodstock, Ont.....	10	1,000 00
Butler, R. E.....	".....	6	600 00
Baskerville, Chas. A.....	Winnipeg, Man.....	5	500 00
Costigan, C.....	Portage la Prairie, Man.....	5	500 00
Curran, Jos. B.....	Brandon, Man.....	5	500 00
Courtney, T. F.....	Halifax, N.S.....	10	1,000 00
Craig, Thomas.....	Ridgetown, Ont.....	2	200 00
Coventry Bros.....	Elbow, Sask.....	10	1,000 00
Carleton, James G.....	St. John, N.B.....	1	100 00
Cassels, R. S., K.C.....	Toronto, Ont.....	50	5,000 00
Cressman, Millo.....	Staveley, Alta.....	2	200 00
Campbell, R. J.....	Boissevain, Man.....	5	500 00
Campeau, J. Aplh.....	Thetford Mines, Que.....	2	200 00
Crews, J. G.....	North Bay, Ont.....	5	500 00
Clewlo, Robt. W.....	Toronto, Ont.....	5	500 00
Cameron, Mrs. C. R.....	Radisson, Sask.....	5	500 00
Cowan, Thos. H.....	Portage la Prairie, Man.....	10	1,000 00
Côté, Est. Jos.....	Ottawa, Ont.....	3	300 00
Cuthbertson, G. J.....	Renfrew, Ont.....	50	5,000 00
Collins, Mary A.....	Winnipeg, Man.....	50	5,000 00
Crowell Bros.....	Halifax, N.S.....	10	1,000 00
Deacon, Mrs. Elizabeth F.....	Winnipeg, Man.....	5	500 00
Doyle, Ernest M.....	Calgary, Alta.....	5	500 00
Dorrell, Henry.....	Victoria, B.C.....	10	1,000 00
Donaldson, Est. Jos.....	Brandon, Man.....	5	500 00
Drulard, Chas. H.....	Windsor, Ont.....	5	500 00
Edwards, Robt. H.....	Halifax, N.S.....	5	500 00
Edgecombe, Mrs. Helen G.....	St. John, N.B.....	10	1,000 00
Fairbairn, James.....	Portage la Prairie, Man.....	5	500 00
Fleming, John H.....	Maple Creek, Sask.....	5	500 00
Fear, Wm. H. and Geo. M.....	Banff, Alta.....	5	500 00
Foisy, J. H.....	Montreal, Que.....	2	200 00
Fraser, John D.....	Moosejaw, Sask.....	10	1,000 00
Fleury, H. W. (in trust).....	Aurora, Ont.....	10	1,000 00
Fleury, Leila M.....	".....	5	500 00
Field, Edward, (Estate of).....	Toronto, Ont.....	5	500 00
Fleming, H. O.....	Windsor, Ont.....	5	500 00
Farrell, Hon. Just. A. G.....	Moosomin, Sask.....	10	1,000 00
Goodridge, Fanny and Alfred W.....	Edmonton, Alta.....	10	1,000 00
Green, Patrick.....	Winnipeg, Man.....	3	300 00
Griffiths, Thos.....	St. Eustache P.O., Man.....	3	300 00
Gardner, Arthur C.....	Winnipeg, Man.....	5	500 00

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THE DOMINION FIRE INSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name	Address	No. of shares	Amount subscribed and paid in cash	
			\$	cts.
Greenshields and Co.	Montreal, Que.	5	500	00
Gordon, Charles	Vegreville, Alta.	3	300	00
Gainers, Ltd.	Edmonton South, Alta.	3	300	00
Gareau, J. O.	Montreal, Que.	2	200	00
Garland, Nicholas	Toronto, Ont.	5	500	00
Greenizen, Isaac	Petrolia, Ont.	2	200	00
Huston, James	Manitou, Man.	5	500	00
Harlow, Robt. J.	Victoria, B.C.	5	500	00
Hoover & Co.	Winnipeg, Man.	10	1,000	00
Hanlon, Michael		10	1,000	00
Hatfield, Thomas A.	Vancouver, B.C.	50	5,000	00
Heinmiller, Edwin J.	Prince Albert, Sask.	5	500	00
Henderson, Geo. G.	Fernie, B.C.	5	500	00
Hitchcock, Arthur	Moosejaw, Sask.	10	1,000	00
Hunter, Helen	Hartney, Man.	5	500	00
Higinbotham, John D.	Lethbridge, Alta.	5	500	00
Holmes, James	Woodstock, Ont.	15	1,500	00
Harper, Est. W. H.	Chatham, Ont.	5	500	00
Halliday, Mrs. May	Halifax, N.S.	10	1,000	00
Hassefield, Chas. F.	Deloraine, Man.	5	500	00
Hutchings, R. J.	Calgary, Alta.	50	5,000	00
Johnston, Wm.	Victoria, B.C.	10	1,000	00
Johnston, J. M. (in trust)	Toronto, Ont.	5	500	00
Jackson, Geo. N.	Winnipeg, Man.	20	2,000	00
Kelly, Robt.	Vancouver, B.C.	50	5,000	00
Kent & Brown Co., Ltd.	Moosejaw, Sask.	5	500	00
Kennedy, James, Est.	St. John, N.B.	13	1,300	00
Kieffer Bros.	Montreal, Que.	2	200	00
Karn, C. J. W., M.D.	London, Ont.	10	1,000	00
Knott, Frederick J.	Winnipeg, Man.	5	500	00
Likely, Jos. A.	St. John, N. B.	13	1,300	00
Lush, Frank	Wainwright, Alta.	5	500	00
Ludlow, James H.	Winnipeg, Man.	3	300	00
Leaver, George	Toronto, Ont.	5	500	00
Lang, Reathea M.	Winnipeg, Man.	10	1,000	00
Long, C. A.	Medicine Hat, Alta.	5	500	00
Massie, Robt. F.	Toronto, Ont.	238	23,800	00
Magrath, Hart & Co.	Edmonton, Alta.	50	5,000	00
Muir, William	Brandon, Man.	30	3,000	00
Maynard, James	Victoria, B.C.	25	2,500	00
Mickle, Geo. Thomas	Ridgetown, Ont.	2	200	00
Morrison & Johnston	Lacombe, Alta.	10	1,000	00
Mathews, Edward C.	Moosejaw, Sask.	10	1,000	00
Munro, Robt.	Winnipeg, Man.	50	5,000	00
Morris, Edward A.	Vancouver, B.C.	50	5,000	00
Mitchell, J. B.	Winnipeg, Man.	5	500	00
Martin, Wm. D.	Moncton, N.B.	5	500	00
Meredith, Est. Henry	Brandon, Man.	2	200	00
Murphy, James	Mount Forest, Ont.	10	1,000	00
Miller, B. B.	Warton, Ont.	5	500	00
Mann, Georgina	Windsor, Ont.	5	500	00
Mackintosh, J. C. & Co.	Halifax, N.S.	30	3,000	00
Meiklejohn, J.	Harriston, Ont.	2	200	00
Massie, J. A.	Sante Fe, N.M.	70	7,000	00
Mitchell, W. G. & Co.	Toronto, Ont.	117	11,700	00
McTavish, A. R.	Calgary, Alta.	5	500	00
McRae, Mrs. M. M.	Winnipeg, Man.	5	500	00
McMillan, Allan F.	Vancouver, B.C.	1	100	00
McDermott, Patrick J.	Minnedosa, Man.	10	1,000	00
McNaughton, James	Carmangay, Alta.	5	500	00
McBride, Edward	Calgary, Alta.	10	1,000	00
McKillop, Dougald	Portage la Prairie, Man.	5	500	00
McRobbie, John H.	St. John, N.B.	13	1,300	00
McElbanny, Wm. J.	Winnipeg, Man.	5	500	00
McDougall, A.	Pictou, N.S.	5	500	00
McKenzie & Mann	Swift Current, Sask.	5	500	00

SESSIONAL PAPER No. 8

THE DOMINION FIRE INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name	Address	No. of shares	Amount subscribed and paid in cash
			\$ cts.
Neilson Furniture Co., Ltd., The.....	Calgary, Alta.....	10	1,000 00
Nankin, Samuel.....	Edmonton, Alta.....	15	1,500 00
Naden, Thos. H.....	Macclesfield, England.....	5	500 00
Normand, N.....	Laurierville, Que.....	1	100 00
Outthit, C.W.....	Halifax, N.S.....	10	1,000 00
On, Mar.....	Blairmore, Alta.....	3	300 00
Ostiguy, Emile.....	Montreal, Que.....	51	5,100 00
Ostiguy, Alexandre.....	".....	10	1,000 00
Ostiguy, Paul E.....	".....	15	1,500 00
Ostiguy, Germaine.....	".....	27	2,700 00
Ostiguy, Bernier.....	".....	27	2,700 00
Ostiguy, H. B.....	".....	27	2,700 00
Pocock, Philip.....	London, Ont.....	55	5,500 00
Parker, Wm. A.....	Manitou, Man.....	5	500 00
Pringle, Mrs. Martha W.....	Belleville, Ont.....	3	300 00
Pollock, Wm.....	Victoria, B.C.....	20	2,000 00
Payne, Howard R. A.....	Winnipeg, Man.....	5	500 00
Queen, J. M.....	St. John, N.B.....	5	500 00
Quick, Gordon, W.....	Maple Creek, Sask.....	10	1,000 00
Renwick, N. W.....	Toronto, Ont.....	60	6,000 00
Ross, Daniel N.....	Winnipeg, Man.....	5	500 00
Robertson & Hakett.....	Vancouver, B.C.....	10	1,000 00
Reid, Charles.....	Swift Current, Sask.....	10	1,000 00
Rose, Frederick E.....	St. Stephen, N.B.....	50	5,000 00
Riddell, John R.....	Moosejaw, Sask.....	5	500 00
Rennie, Wm. H.....	Winnipeg, Man.....	5	500 00
Schnarr, Wm. J.....	Killarney, Man.....	5	500 00
Stephens, G. F. & Co., Ltd.....	Winnipeg, Man.....	5	500 00
Sherlock, Philip.....	Killarney, Man.....	2	200 00
Sutherland, Donald MacLeod.....	Victoria, B.C.....	6	600 00
Shannon, Martha.....	Winnipeg, Man.....	5	500 00
Smith, Geo. K.....	Moosejaw, Sask.....	5	500 00
Smith, Wm. H.....	Carman, Man.....	5	500 00
Siebenbaum, H.....	Victoria, B.C.....	13	1,300 00
Smith, Edw. J. C.....	".....	5	500 00
Spencer, John H.....	Vancouver, B.C.....	1	100 00
Solis, E.H.....	Montreal, Que.....	5	500 00
Sutherland, Wm. H.....	Ingersoll, Ont.....	5	500 00
Storey, D.....	Ottawa, Ont.....	5	500 00
Skitch, Alfred.....	Welland, Ont.....	2	200 00
Stuart, T. R.....	Calgary, Alta.....	5	500 00
Thomas, Robt. C.....	".....	20	2,000 00
Thorne, Lvert H.....	St. John, N.B.....	1	100 00
Turner, Hyles E.....	Winnipeg, Man.....	5	500 00
Taylor, Frank L.....	".....	5	500 00
Troughton, E.....	Lumsden, Sask.....	2	200 00
Trudel, Benoit.....	Montreal, Que.....	3	300 00
Tennant, W. B.....	St. John, N.B.....	5	500 00
Urquart, Andrew.....	Vancouver, B.C.....	20	2,000 00
Wilson, Alexander.....	Boharm, Sask.....	5	500 00
Welch, Alex. Robt.....	Boissevain, Man.....	10	1,000 00
White & Manahan.....	Winnipeg, Man.....	5	500 00
Wellington, John H.....	Moosjaw, Sask.....	10	1,000 00
Walton, Geoffrey H.....	Sidney, B.C.....	25	2,500 00
Williams, David.....	Calgary, Alta.....	10	1,000 00
White, Est. John.....	Halifax, N.S.....	10	1,000 00
Watterworth, Mrs. M.....	Ingersoll, Ont.....	5	500 00
Whitelaw, R.....	Woodstock, Ont.....	2	200 00
Wilkinson, W.T.....	Amherstburg, Ont.....	2	200 00
Walker, Thaddeus, M.D.....	Walkerville, Ont.....	84	8,400 00
White, Hugh.....	Toronto, Ont.....	5	500 00
Wallis, H. A.....	Peterboro, Ont.....	10	1,000 00
Williamson, Daniel W.....	Edmonton, Alta.....	5	500 00
Williamson, Robt. T.....	".....	5	500 00
Totals.....		2,500	250,000 00

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THE DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY

LIST OF DIRECTORS—(As at Feb. 28, 1922)

Fred. W. Evans, Pres.; Wm. Hanson, Vice-Pres.; Sir Hormidas Laporte, F. W. Fairman, A. D. Anderson

LIST OF SHAREHOLDERS—(As at Feb. 28, 1921)

Name	Address	No. of shares	Amount subscribed and paid in cash
			\$ cts.
Laporte, Sir Hormidas.....	Montreal, Que.....	10	1,000 00
Evans, Fred W.....	".....	10	1,000 00
Hanson, Wm.....	".....	10	1,000 00
Fairman, F. W.....	".....	10	1,000 00
Anderson, A. D.....	".....	10	1,000 00
Gresham Fire & Accident Insurance Society, Ltd.....	London, Eng.....	950	95,000 00
Gresham Life Assurance Society, Limited.....	".....	1,000	100,000 00
Totals.....		2,000	200,000 00

DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 24, 1922).

Colonel A. E. Gooderham, President; C. D. Warren, Vice-President; C. A. Withers, Managing Director
G. G. Blackstock, Sir D. D. Mann, Geo. E. Gooderham and Douglas G. Ross.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1921)

Name	No. of shares	Amount subscribed	Amount paid in cash
		\$ cts.	\$ cts.
Warren, C. D.....	35	3,500 00	3,500 00
Warren, G. S.....	50	5,000 00	5,000 00
Patterson, R. L., Estate.....	50	5,000 00	5,000 00
Crean Estate.....	20	2,000 00	2,000 00
Archer Estate.....	50	5,000 00	5,000 00
Thornton, J. I.....	20	2,000 00	2,000 00
Lowndes Estate.....	30	3,000 00	3,000 00
Flett Estate.....	50	5,000 00	5,000 00
Ross, Mrs. A. M.....	140	14,000 00	14,000 00
Blackstock, H. V.....	30	3,000 00	3,000 00
Mann, Sir Donald.....	100	10,000 00	10,000 00
Gooderham, Col. A. E.....	256	25,600 00	25,600 00
Gooderham Estate.....	6	600 00	600 00
Gooderham, Mrs. Ruby M.....	5	500 00	500 00
Blackstock, G. G.....	20	2,000 00	2,000 00
Roberts, A. C.....	70	7,000 00	7,000 00
Ross, D. G.....	20	2,000 00	2,000 00
Gooderham, W. G.....	216	21,600 00	21,600 00
Northrop—Strong Securities Ltd.....	206	20,600 00	20,600 00
Gooderham, G. E.....	40	4,000 00	4,000 00
Gooderham, M. R.....	206	20,600 00	20,600 00
Estate of Geo. Gooderham a/c of H. V. Blackstock.....	206	20,600 00	20,600 00
Estate of Geo. Gooderham a/c of A. M. Ross.....	206	20,600 00	20,600 00
Estate of Geo. Gooderham a/c of L. M. Beatty.....	206	20,600 00	20,600 00
Estate of Geo. Gooderham a/c of V. D. Bird.....	206	20,600 00	20,600 00
Withers, C. A.....	56	5,600 00	3,600 00
Totals.....	2,500	250,000 00	248,000 00

SESSIONAL PAPER No. 8

THE FIRE INSURANCE COMPANY OF CANADA

LIST OF DIRECTORS—(As at Feb. 18, 1922)

Hon. Senator R. Dandurand, K.C., P.C., Pres.; J. E. Clement, Vice-Pres. and Manager; James Auld;
 Hon. Senator C. P. Beaubien, J. M. Fortier, C. M. Hart, N. Lavoie, Hon. R. Lemieux,
 K.C., P.C., Donat Raymond, Captain William Robinson, W. G. Ross, S.S.D.

(LIST OF SHAREHOLDERS—(As at Dec. 31, 1921))

Name	Address	No. of shares	Amount subscribed		Amount paid in cash	
			\$	cts.	\$	cts.
Archambault, Miss Azalie.....	Montreal, Que.....	5	500	00	200	00
Auger, Aimé.....	Quebec, Que.....	15	1,500	00	600	00
Auld, James.....	Winnipeg, Man.....	25	2,500	00	1,000	00
Barry, Wm.....	Montreal, Que.....	10	1,000	00	400	00
Beaubien, Hon. Sen. C. P.....	Montreal, Que.....	26	2,600	00	1,040	00
Beaubien, L. de G.....	Montreal, Que.....	50	5,000	00	2,000	00
Beaubien & Cie, L. G.....	Montreal, Que.....	50	5,000	00	2,000	00
Begg, H.....	Toronto, Ont.....	25	2,500	00	1,000	00
Bégin, J. W.....	St. Moise Sta., Que.....	2	200	00	80	00
Bienvenu, Tancrede.....	Westmount, Que.....	20	2,000	00	800	00
Blondeau, J. A.....	Montreal, Que.....	40	4,000	00	1,600	00
Boulet, J. S.....	Joliette, Que.....	15	1,500	00	600	00
Bourbonnais, H.....	Montreal, Que.....	5	500	00	200	00
Bourdon, M.D., Ch. A.....	Montreal, Que.....	5	500	00	200	00
Brown, Louis.....	Outremont, Que.....	1	100	00	40	00
Campbell & Bellam.....	Beebe Jct., Que.....	1	100	00	40	00
Chalifoux, Mde. G. P.....	St. Hyacinthe, Que.....	10	1,000	00	400	00
Charland, A.....	Montreal, Que.....	5	500	00	200	00
Choquet, J. A.....	Montreal, Que.....	2	200	00	80	00
Clement, J. E.....	Montreal, Que.....	250	25,000	00	10,000	00
Clement, J. F.....	Waterloo, Que.....	5	500	00	200	00
Cloutier, P. Z.....	Fiset, Que.....	2	200	00	80	00
Colt, L. S.....	Massawippi, Que.....	1	100	00	40	00
Copping, Wm.....	Joliette, Que.....	10	1,000	00	400	00
Corporation du Collège de L'Assomption.	L'Assomption, Que.....	30	3,000	00	1,200	00
Cracknell, S. A.....	Calgary, Alta.....	3	300	00	120	00
Currie, E. F.....	Bedford, Que.....	1	100	00	40	00
Dandurand, Hon. Sen. Raoul.....	Montreal, Que.....	100	10,000	00	4,000	00
D'Argencourt, L. O.....	Montreal, Que.....	30	3,000	00	1,200	00
Demers, N. A.....	St. Nicolas Sta., Que.....	1	100	00	40	00
Desjardins, C. Alfred R.....	St. André, Kamouraska.....	5	500	00	200	00
Deslauriers, C. E.....	Ste. Anne de Bellevue.....	10	1,000	00	400	00
Desrochers, F. B.....	Montreal, Que.....	15	1,500	00	600	00
Devault, Mde. Anna.....	Outremont, Que.....	5	500	00	200	00
Dionne, M.D., J. R.....	Valleyfield, Que.....	10	1,000	00	400	00
Douglas, J. R.....	Douglas, N.S.....	50	5,000	00	2,000	00
Dufour, Jos.....	St. Moise, Que.....	1	100	00	40	00
Edgar, Wm.....	Welland, Ont.....	5	500	00	200	00
Ewing, W. J.....	Richmond, Que.....	5	500	00	200	00
Fillion, J. B.....	Rimouski, Que.....	1	100	00	40	00
Forest, L. P.....	Montreal, Que.....	50	5,000	00	2,000	00
Fortier, J. M.....	Montreal, Que.....	50	5,000	00	2,000	00
Fournier, Philoxime A.....	Buckingham, Que.....	1	100	00	40	00
Gariépy, Honoré.....	Montreal, Que.....	5	500	00	200	00
Gariépy, M.....	Montreal, Que.....	6	600	00	240	00
Gauthier, E.....	Montreal, Que.....	1	100	00	40	00
Grenier, L. H.....	Plessisville, Que.....	5	500	00	200	00
Grothé, Raoul O.....	Montreal, Que.....	50	5,000	00	2,000	00
Haines, E.....	Reston, Man.....	5	500	00	200	00
Hale, Charles B.....	Clinton, Ont.....	1	100	00	40	00
Hand, P. H.....	Montreal, Que.....	5	500	00	200	00
Hare, Mrs. Wilhelmina M.....	Westmount, Que.....	10	1,000	00	400	00
Harshaw, A. T.....	Napanee, Ont.....	5	500	00	200	00
Hart, Chas. M.....	Montreal, Que.....	25	2,500	00	1,000	00

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THE FIRE INSURANCE COMPANY OF CANADA—*Concluded*LIST OF SHAREHOLDERS—*Concluded*

Name	Address	No. of shares	Amount subscribed		Amount paid in cash	
			\$	cts.	\$	cts.
Heath, C. E.....	London, Eng.....	2,750	275,000	00	110,000	00
Ketcheson, H. F.....	Belleville, Ont.....	5	500	00	200	00
Labrecque, P. A.....	D'Israeli, Que.....	1	100	00	40	00
Lacroix, Alfred.....	Outremont, Que.....	50	5,000	00	2,000	00
Lafleur, Mde. Jeanne E.....	Montreal, Que.....	30	3,000	00	1,200	00
Langevin, L. J. H.....	Valleyfield, Que.....	3	300	00	120	00
Langlois, H. H.....	Sherbrooke, Que.....	5	500	00	200	00
Lapalme, P.....	Beloeil (ville), Que.....	1	100	00	40	00
Lavoie, N.....	Quebec, Que.....	25	2,500	00	1,000	00
Lefebvre, Lucien.....	Montreal, Que.....	5	500	00	200	00
Lefebvre, P.....	Montreal, Que.....	50	5,000	00	2,000	00
Lemieux, J. H. (in trust).....	Outremont, Que.....	33	3,300	00	1,320	00
Lemieux, Hon. Rodolphe.....	Montreal, Que.....	50	5,000	00	2,000	00
Lespérance, A. P.....	Montreal, Que.....	10	1,000	00	400	00
Lymburner, L. M.....	Montreal, Que.....	150	15,000	00	6,000	00
MacInnes, Wm.....	Montreal, Que.....	5	500	00	200	00
McFadyen Co. Ltd., C. H.....	Winnipeg, Man.....	10	1,000	00	400	00
Mignault, Mlle C.....	Montreal, Que.....	50	5,000	00	2,000	00
Mignault, Mlle J.....	Montreal, Que.....	50	5,000	00	2,000	00
Mongeau, N.....	Montreal, Que.....	1	100	00	40	00
Nesbitt, E. W.....	Woodstock, Ont.....	2	200	00	80	00
Oliver, C. J.....	Mansonville, Que.....	2	200	00	80	00
Olivier, L. H.....	Sherbrooke, Que.....	20	2,000	00	800	00
Ostiguy, N. A.....	Valleyfield, Que.....	20	2,000	00	800	00
Pepin, D. E.....	Magog, Que.....	1	100	00	40	00
Philps, A.....	Huntingdon, Que.....	5	500	00	200	00
Préfontaine, T.....	Montreal, Que.....	10	1,000	00	400	00
Proctor, M.D., A. E.....	Winnipeg, Man.....	1	100	00	40	00
Quintal, Joseph.....	Montreal, Que.....	25	2,500	00	1,000	00
Racine, Alphonse.....	Montreal, Que.....	10	1,000	00	400	00
Ratelle, J. G.....	Montreal, Que.....	5	500	00	200	00
Raymond, Donat.....	Montreal, Que.....	200	20,000	00	8,000	00
Richard, E.....	Montreal, Que.....	5	500	00	200	00
Rivet, L.....	Montreal, Que.....	5	500	00	200	00
Robinson, Wm.....	Winnipeg, Man.....	25	2,500	00	1,000	00
Ross, W. G.....	Montreal, Que.....	25	2,500	00	1,000	00
Savard & Lefebvre.....	Montreal, Que.....	100	10,000	00	4,000	00
Simard, Mde. R. S.....	Montreal, Que.....	10	1,000	00	400	00
Simard, R. S.....	Montreal, Que.....	10	1,000	00	400	00
Smith, F. W.....	Winnipeg, Man.....	5	500	00	200	00
St. Germain, Théop. A.....	St. Hyacinthe, Que.....	75	7,500	00	3,000	00
St. Pierre, Dr. Willie.....	Montreal, Que.....	5	500	00	200	00
Thorvaldson, S.....	Riverton, Man.....	10	1,000	00	400	00
Trudeau, J. Bte.....	Montreal, Que.....	2	200	00	80	00
Urbain, P.....	Montreal, Que.....	15	1,500	00	600	00
Vaillancourt, E.....	Thetford Mines, Que.....	1	100	00	40	00
Vallières, S. D.....	Montreal, Que.....	45	4,500	00	1,800	00
Walls, L. T.....	Winnipeg, Man.....	5	500	00	200	00
Wells, Wm. R.....	Czar, Alta.....	1	100	00	40	00
Totals.....		5,000	500,000	00	200,000	00

SESSIONAL PAPER No. 8

THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA

LIST OF DIRECTORS (As at Feb. 24, 1922.)

President, Col. J. F. Michie; Vice-President, R. S. Waldie; Manager, Thos. H. Hall; Directors: F. N. Morie-Miller, J.P., J. A. Macintosh, Frederick Richardson, Thos. H. Hall, Col. J. F. Michie, Rt. Hon. Lord Morris, K.C.M.G., R. S. Waldrie.

LIST OF SHAREHOLDERS (As at Dec. 31, 1921.)

Name.	Address.	No. of shares.	Amount subscribed. \$. cts.	Amount paid in cash. \$. cts.
F. Norie-Miller, J.P.....	Perth, Scotland.....	20	2,000 00	500 00
J. A. Macintosh.....	Toronto.....	20	2,000 00	500 00
Frederick, Richardson.....	Philadelphia, U.S.A.....	20	2,000 00	500 00
Thos. H. Hall.....	Toronto.....	20	2,000 00	500 00
Col. J. F. Michie.....	Toronto.....	20	2,000 00	500 00
Rt. Hon. Lord Morris, K.C.M.G.....	London, England.....	20	2,000 00	500 00
R. S. Waldie.....	Toronto.....	20	2,000 00	500 00
Gaflac Securities Co.....	Wilmington, Del. U.S.A.....	3,860	386,000 00	96,500 00
Totals.....	4,000	400,000 00	100,000 00

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THE GENERAL ANIMALS INSURANCE COMPANY OF CANADA

LIST OF DIRECTORS—(As at Feb. 22, 1922.)

Robert Ness, Pres.; L. O. Bérard, K.C., 1st Vice-Pres.; N. Rochon, 2nd Vice-Pres.; Baron J. d'Halewyn, Secretary; A. Champagne, J.N.A. Perrault, Dr. D. Gagnéux.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1921.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Provost, Jos.	Sault au Récollet, Que.	1	100 00	60 00
Monette, Dr. W.	Montreal, Que.	44	4,400 00	2,640 00
Sénécal, T. P.	Sault au Récollet, Que.	6	600 00	360 00
Rochon, Nap.	Montreal, Que.	88	8,800 00	5,280 00
Vallières, Limitée.	"	1	100 00	60 00
Gagnéux, Dr. D.	"	50	5,000 00	3,000 00
Agla, A.	Harrow, Ont.	1	100 00	60 00
Duchêne, Dr. J. D.	Quebec, Que.	5	1,500 00	300 00
d'Halewyn, Baron J.	Montreal, Que.	51	5,100 00	3,060 00
Lachapelle, Dr. E. P.	"	1	100 00	60 00
Masson, Dr. R. A.	Montreal, Que.	23	2,300 00	1,380 00
Colin, Dr. A.	Grand'Mère, Que.	1	100 00	60 00
Paradis, J. G.	Lac aux Saumons, Que.	2	200 00	120 00
Desaulniers, E., N.P.	Montreal, Que.	5	500 00	300 00
Michaud, F.	"	2	200 00	120 00
Dunham, Charlevoix.	Calgary, Alta.	5	500 00	300 00
Archambault, Dr. U.	Hull, Que.	20	2,000 00	1,200 00
Chauvet, A., N.P.	St. Geneviève, Que.	5	500 00	300 00
Delorme, E.	Montreal, Que.	8	800 00	480 00
Gagnon, J. L. S.	Ahuntsic, Que.	7	700 00	420 00
Laporte, H., Sir.	Montreal, Que.	4	400 00	240 00
Champagne, A.	"	100	10,000 00	6,000 00
Larivière, Hon. A. A. C.	St. Boniface.	1	100 00	60 00
Marchand, C. A.	"	10	1,000 00	600 00
Kannon, Dr. M.	"	10	1,000 00	600 00
Chatelain, S.	St. André Avelin, Que.	1	100 00	60 00
Alarie, Dr. G.	Joliette, Que.	2	200 00	120 00
Sawyer, E.	Montreal, Que.	10	1,000 00	600 00
Cleveland, Dr. H. R.	Danville, Que.	1	100 00	60 00
Daignault, Dr. F. H.	Acton Vale, Que.	1	100 00	60 00
Barette, J. A., N.P.	St. Barthélemi, Que.	1	100 00	60 00
Sylvestre, Dr. L. P.	"	1	100 00	60 00
Laurin, Dr. A. M.	Buckingham, Que.	10	1,000 00	600 00
Chevrier, Dr. R.	Ottawa, Ont.	5	500 00	300 00
Tracy, Dr. A. W.	Sherbrooke, Que.	2	200 00	120 00
Janelle, Dr. J. A.	"	2	200 00	120 00
Duhamel, E.	Granby, Que.	1	100 00	55 00
Martin, S.	"	1	100 00	60 00
Lavallée, L. A., C.R.	Montreal, Que.	56	5,600 00	3,360 00
Bérard, L. P., C.R.	"	114	11,400 00	6,840 00
Mackay, Mme. A. Perrier.	Papineauville, Que.	10	1,000 00	600 00
Gauthier, J. A.	Hull, Que.	5	500 00	300 00
Watson, Dr. John.	Howick, Que.	5	500 00	300 00
Dupuis, H.	Hull, Que.	10	1,000 00	600 00
Frigon, A. P.	Montreal, Que.	121	12,100 00	7,260 00
Leduc, R. A.	"	58	5,800 00	3,480 00
Pilon, H., Dr.	Vaudreuil, Que.	2	200 00	120 00
Houle, Rev. J. B.	Marieville, Que.	5	500 00	300 00
Jodoin, M.	Montreal, Que.	20	2,000 00	1,200 00
Fauteux, Frs.	"	10	1,000 00	600 00
Lancôt, R., M.P.	St. Constant, Que.	20	2,000 00	1,200 00
Gonthier, Geo.	Montreal, Que.	1	100 00	60 00
Archambault, J.	Roxton Pond, Que.	1	100 00	60 00
Ness, R.	Howick, Que.	50	5,000 00	3,000 00
Monty, A.	Roxton Pond, Que.	3	300 00	180 00
St. Pierre, L.	St. Paul d'Abbotsford, Que.	2	200 00	120 00
Phaneuf, A.	St. Antoine, Que.	1	100 00	60 00
Melaccon, H.	Ottawa, Ont.	5	500 00	300 00
Perrault, J. N. A.	Montreal, Que.	50	5,000 00	3,000 00
Totals		1,038	103,800 00	62,275 00

SESSIONAL PAPER No. 8

THE GLOBE INDEMNITY COMPANY OF CANADA.

(Formerly the Canadian Railway Accident Insurance Company.)

LIST OF DIRECTORS—(As at Feb. 27, 1922).

J. Gardner Thompson, Pres.: Lewis Laing, Vice-Pres.: Sir Frederick Williams-Taylor, Sir Alexandre Lacoste, Hugh Lewis, W. Molson Macpherson, A. Duncan Reid, Jas. Carruthers, Remy Nelson.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1921.)

Name.	Address.	Amount sub- scribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Liverpool & London & Globe Insurance Co., Ltd.	Liverpool, Eng.	495,500 00	198,200 00
Sir Frederick Williams-Taylor	Montreal, Que.	500 00	200 00
Sir Alexandre Lacoste	"	500 00	200 00
Hugh Lewis	Liverpool, Eng.	500 00	200 00
J. Gardner Thompson	Montreal, Que.	500 00	200 00
Lewis Laing	"	500 00	200 00
A. Duncan Reid	New York, U.S.A.	500 00	200 00
W. Molson Macpherson	Montreal, Que.	500 00	200 00
Jas. Carruthers	"	500 00	200 00
Remy Nelson	"	500 00	200 00
Totals		500,000 00	200,000 00

GRAIN INSURANCE AND GUARANTEE COMPANY.

LIST OF DIRECTORS (As at Feb. 27, 1922.)

R. S. Evans; W. A. Anderson; H. Kavaner; N. L. Leach; C. H. Leaman; W. A. Murphy; W. H. McWilliams; James A. Richardson; C. G. Spencer; F. E. Topper; E. E. Hall and A. Thomson.

LIST OF SHAREHOLDERS (As at Dec. 31, 1921.)

Name.	Address.	Amount subscribed for.		Amount paid in cash.	
		\$	cts.	\$	cts.
A. F. Meis.	Grain Exchange, Winnipeg.	700	00	385	00
Beaver Elevator Co. Ltd.	" "	6,100	00	3,355	00
Blanchard Grain Co. Ltd.	Meyronne, Sask.	300	00	165	00
British America Elevator Company Ltd.	Grain Exchange, Winnipeg.	22,000	00	12,100	00
Canadian Elevator Co. Ltd.	" "	19,500	00	10,625	00
Central Grain Co. Ltd.	" "	8,500	00	4,675	00
Conger & Co. Ltd.	Rouleau, Sask.	2,000	00	1,100	00
D. R. Davis & Co. Ltd.	Vancouver, B.C.	900	00	495	00
Dominion Elevator Co. Ltd.	Grain Exchange, Winnipeg.	6,500	00	3,575	00
Equity Grain Company.	Creelman, Sas.	500	00	275	00
Gillespie Grain Co. Ltd.	Edmonton, Alta.	10,000	00	5,500	00
Home Grain Co. Ltd.	Grain Exchange, Winnipeg.	13,500	00	7,425	00
International Elev. Co. Ltd.	" "	8,100	00	4,455	00
Liverty Grain Co. Ltd.	" "	2,500	00	1,375	00
Malden Elevator Co. Ltd.	Rouleau, Sask.	1,400	00	770	00
Maple Leaf Milling Co. Ltd.	Grain Exchange, Winnipeg.	11,000	00	6,050	00
Matheson Lindsay Grain Co.	" "	2,200	00	1,210	00
McLaughlin Elevator Co. Ltd.	" "	5,000	00	2,750	00
Meewn, Dougherty and West Ltd.	Swift Current, Sask.	1,400	00	770	00
McMillan Grain Co. Ltd.	Grain Exchange, Winnipeg.	1,800	00	990	00
Murphy, C. G.	" "	1,400	00	770	00
National Elevator Co. Ltd.	" "	18,700	00	10,285	00
Northern Elevator Co. Ltd.	" "	13,400	00	7,370	00
Northern Grain Co. Ltd.	Calgary, Alberta.	1,200	00	660	00
North Star Grain Co. Ltd.	Grain Exchange, Winnipeg.	15,300	00	8,415	00
Parrish & Heimbecker Ltd.	" "	3,500	00	1,925	00
Pioneer Grain Co. Ltd.	" "	20,000	00	1,000	00
Premier Grain Elev. and Milling Co. Ltd.	Portage La Prairie, Man.	200	00	110	00
Province Elevator Co. Ltd.	Grain Exchange, Winnipeg.	7,100	00	3,905	00
Prudential Exchange Co. Ltd.	Lang, Sask.	300	00	165	00
Saskatchewan Elevator Co. Ltd.	Grain Exchange, Winnipeg.	17,600	00	9,680	00
Saskatchewan and Western Elevator Co. Ltd.	" "	8,100	00	4,455	00
Searle Grain Co. Ltd.	Melfort, Sask.	5,600	00	3,080	00
Security Elevator Co. Ltd.	Grain Exchange, Winnipeg.	25,200	00	13,860	00
Scottish Co-Operative Wholesale Society.	" "	4,500	00	2,475	00
Spencer Grain Co. Ltd.	" "	4,700	00	2,585	00
Southern Grain Co. Ltd.	Truax, Sask.	700	00	385	00
Warner Grain Co. Ltd.	Grain Exchange, Winnipeg.	3,600	00	1,980	00
W. A. Anderson.	" "	2,500	00	1,375	00
R. T. Evans.	" "	2,500	00	1,375	00
W. O. Fraser.	Oxbow, Sask.	300	00	165	00
H. Gauer.	Grain Exchange, Winnipeg.	3,200	00	1,760	00
E. E. Hall.	200 Sterling Bank Bldg.	2,500	00	1,375	00
H. Kavaner.	Grain Exchange, Winnipeg.	2,500	00	1,375	00
N. L. Leach.	" "	2,500	00	1,375	00
C. H. Leaman.	" "	2,500	00	1,375	00
Luther Leadbetter.	Watrous, Sask.	300	00	165	00
W. H. MacWilliams.	" "	2,500	00	1,375	00
C. E. Munroe.	Wilcox, Sask.	1,000	00	550	00
W. A. Murphy.	Grain Exchange, Winnipeg.	2,500	00	1,375	00
N. M. Paterson.	" "	7,000	00	3,850	00
James A. Richardson.	" "	6,300	00	3,465	00
A. Thomson.	" "	3,200	00	1,760	00
F. E. Topper.	" "	2,500	00	1,375	00
H. Ritz.	Gretna, Man.	200	00	110	00
R. A. Wright.	Drinkwater, Sask.	300	00	165	00
C. G. Spencer.	Grain Exchange, Winnipeg.	2,500	00	1,375	00
C. G. Murphy & Company.	" "	500	00	275	00
Canada West Grain Co. Ltd.	" "	1,600	00	880	00
Brooks Elevator Co. Ltd.	" "	6,100	00	3,355	00
Tubman Grain Co. Ltd.	Wilcox, Sask.	300	00	165	00
Totals.		330,300	00	181,665	00

SESSIONAL PAPER No. 8

THE GUARANTEE COMPANY OF NORTH AMERICA

LIST OF DIRECTORS—(As at Feb. 15, 1922)

Henry E. Rawlings, President; William McMaster, Vice-President; Sir Vincent Meredith, Bart., Jas. B. Forgan, Hon. E. C. Smith, Philip Stockton, Thomas De Witt Cuyler, John Macdonald, Sir Augustus Nanton, Frank Scott, Sir H. Montagu Allan

LIST OF SHAREHOLDERS—(As at Feb. 15, 1922)

Name	Address	No. of shares	Amount subscribed	Amount paid in cash
			\$	\$
Allan, Sir H. Montagu.....	Montreal, Que.....	20	1,000	1,000
Bellingham, Mrs. Grace St. Clair.....	".....	15	750	750
Bailey, Mrs. Ernestine V.....	Quebec, Que.....	4	200	200
Barrow, Septimus.....	".....	5	250	250
Billingsley, Henry B.....	Vancouver, B.C.....	5	250	250
Campbell, Robert, estate of.....	Montreal, Que.....	210	10,500	10,500
Carter, Mrs. Edith L.....	".....	20	1,000	1,000
Chadwick, Wm. S.....	".....	10	500	500
Cumming, Mrs. Edith M.....	Vancouver, B.C.....	509	25,450	8,930
Dixon, B. Homer, estate of.....	Toronto, Ont.....	100	5,000	5,000
Eddy, Mrs. Jean T.....	New York.....	3	150	150
Furnival, Mrs. Amy.....	Nanawee, Ont.....	20	1,000	1,000
Gale, Alfred J. V.....	Hull, Que.....	5	250	250
Gale, G. Gordon.....	".....	4	200	200
Gale, Dr. Ernest G.....	Quebec, Que.....	4	200	200
Gale, Dr. G. Goldsworthy.....	".....	2	100	100
Gilroy, Mrs. Beatrice.....	Winnipeg, Man.....	75	3,750	750
Girdwood, Miss Fannie S. M. M.....	Montreal, Que.....	34	1,700	340
Gibb, Jas. D., estate of.....	".....	30	1,500	1,500
Glasco, Mrs. Beatrice M.....	".....	510	25,500	8,980
Gunn, Geo. C.....	London, Ont.....	10	500	100
Gunn, Mrs. Theresa M.....	".....	10	500	100
Gundry, Mrs. M. A., estate of.....	Toronto, Ont.....	75	3,750	750
Hamilton, John.....	Quebec, Que.....	50	2,500	2,500
Hebden, E. F., estate of.....	Montreal, Que.....	20	1,000	600
Lindsay, Miss Amy C.....	".....	20	1,000	1,000
Lindsay, Cecil V.....	".....	20	1,000	1,000
Lindsay, Douglas V.....	Georgeville, Que.....	20	1,000	1,000
Morrice, D., estate of.....	Montreal, Que.....	10	500	100
Morrice, W. J.....	".....	10	500	100
Morrice, David, jr., estate of.....	".....	10	500	100
Morrice, A. A.....	Toronto, Ont.....	10	500	100
Morrice, R. B.....	Montreal, Que.....	10	500	100
Morrice, J. W.....	".....	10	500	100
McMaster, Wm.....	".....	70	3,500	2,700
Macdonald, John.....	Toronto, Ont.....	20	1,000	200
Meredith, Sir Vincent, Bart.....	Montreal, Que.....	25	1,250	1,250
Macculloch, Robertson.....	".....	6	300	60
Macculloch, Henry.....	".....	6	300	60
Macculloch, Robertson and Royal Trust Co. trust 1.....	".....	6	300	60
Macculloch, Robertson and Royal Trust Co. trust 2.....	".....	6	300	60
MacTier, Mrs. Ethel.....	".....	14	700	700
Nanton, Sir Augustus.....	Winnipeg, Man.....	50	2,500	500
Piddington, Florence.....	Quebec, Que.....	4	200	200
Piddington, Ethel E.....	".....	5	250	250
Piddington, Arthur G.....	Montreal, Que.....	6	300	300
Piddington, Samuel.....	Ottawa, Ont.....	21	1,050	1,050
Piddington, Alfred (Estate).....	Montreal, Que.....	23	1,150	1,150
Piddington, Mrs. Annie, institute.....	Quebec, Que.....	21	1,050	1,050
Ross, Frank W.....	".....	120	6,000	1,200
Riddell, Alex. F.....	Montreal, Que.....	10	500	100
Rawlings, Edward, estate of.....	Montreal, Que.....	1,059	52,950	18,870
Rawlings, H. E. A.....	".....	705	35,250	19,890
Rawlings, Lucretia C., estate of.....	".....	4,343	217,150	72,870
Rawlings, Miss A. L.....	".....	511	25,550	9,030

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THE GUARANTEE COMPANY OF NORTH AMERICA—Continued

LIST OF SHAREHOLDERS—Continued

Name	Address	No. of shares	Amount subscribed	Amount paid in cash
			\$	\$
Rawlings, George W.....	Montreal, Que.....	510	25,500	8,980
Rawlings, W. T.....	".....	610	30,500	13,940
Renfrew, Mrs. G. Constance.....	Kelowna, B.C.....	3	150	150
Salmon, Mrs. Margaret.....	London, Eng.....	2	100	100
Scott, Frank.....	Montreal, Que.....	20	1,000	200
Smith, Larratt W., estate of.....	Toronto, Ont.....	100	5,000	5,000
Stayner, Mrs. H. R.....	".....	53	2,650	2,650
Stayner, T. Sutherland, estate of.....	".....	90	4,500	2,900
Stayner, Winslow S., Rev.....	".....	137	6,850	5,250
Torrance, Jas. F., estate of.....	Montreal, Que.....	365	18,250	4,130
Torrance, John.....	".....	366	18,300	4,180
Thomson, Geo. H.....	Quebec, Que.....	60	3,000	3,000
Van Straubenzie, Mrs. Ethel and Capt. F. G. Macculloch.....	Toronto, Ont.....	6	300	60
Walker, James R.....	Montreal, Que.....	6	300	60
Wells, Mrs. Vivian M.....	".....	3	150	150
Withall, Wm. J., estate of.....	".....	63	3,150	3,150
Wainwright, Wm., estate of.....	".....	29	1,450	290
Wainwright, Wm. Arnold.....	".....	6	300	60
Wainwright, Eric Foster.....	".....	5	250	50
Wainwright, Arnold.....	".....	5	250	50
White, Mrs. Amelia.....	".....	10	500	500
Atkins, Edwin F.....	Boston, Mass.....	100	5,000	5,000
Burroughs, Joseph H.....	Philadelphia, Pa.....	18	900	900
Bullions, Samuel S.....	Troy, N.Y.....	5	250	250
Barr, John W., jr.....	Louisville, Ky.....	10	500	500
Carver, Daniel G.....	Binghampton, N.Y.....	270	13,500	3,500
Carver, Geo. S.....	".....	270	13,500	3,500
Comegys, Mary E., estate of.....	Philadelphia, Pa.....	13	650	650
Comegys, Clara and Amy.....	".....	7	350	350
Cannon, H. W.....	New York, N.Y.....	230	11,500	7,500
Chafee, Z.....	Providence, R.I.....	7	350	350
Chase, Mrs. Mamie F.....	Nashville, Tenn.....	10	500	500
Collins, Mrs. Burd Thaw.....	Pittsburgh, Pa.....	5	250	250
Cuyler, Thos. DeWitt.....	Philadelphia, Pa.....	200	10,000	2,000
Childs, Mrs. Alice Walton.....	Pittsburg, Pa.....	5	250	250
Cook, Mrs. Clara Walton.....	".....	5	250	250
Dunham, Mrs. Alice.....	Boston, Mass.....	6	300	300
Dohrman, Mrs. E., estate of.....	Alleghany City, Pa.....	20	1,000	1,000
Dickson, Mrs. S. H.....	".....	6	300	300
Dilworth, Helen T.....	Pittsburgh, Pa.....	3	150	150
Forgan, Jas. B.....	Chicago, Ill.....	20	1,000	1,000
Fradley, J. Fred'k.....	New York, N.Y.....	40	2,000	2,000
Girard Trust Co., trustees for Mary E. B. Perot.....	Philadelphia, Pa.....	16	800	800
Girard Trust Co., trustees for Ellen D Morris.....	".....	16	800	800
Garrison, Mrs. S. E.....	Pittsburgh, Pa.....	14	700	700
Gorman, Mrs. Fanny A.....	Shields, Pa.....	10	500	500
Hamilton, W. A.....	New York, N.Y.....	24	1,200	800
Hartshorne, Charles, estate of.....	Philadelphia, Pa.....	50	2,500	2,500
Hepburn, A. B. (Estate).....	New York, N.Y.....	20	1,000	1,000
Illinois Trust & Savings Bank, trustee under the will of J. Russell Jones.....	Chicago, Ill.....	20	1,000	1,000
Keech, Mrs. Isabel H.....	St. Louis, Mo.....	15	750	750
Lloyd, D. McK., estate of.....	Pittsburgh, Pa.....	10	500	500
Loutrel, Cyrus F., estate of.....	South Orange, N.J.....	50	2,500	2,500
Merrill, Mrs. Kate.....	Los Angeles, Cal.....	10	500	500
Messler, Mrs. Maria R.....	Pittsburgh, Pa.....	14	700	700
Messler, Mrs. Agnes C.....	".....	28	1,400	1,400
McCook, Willis F.....	".....	5	250	250
McCoy, Mrs. Mary E.....	Alleghany City, Pa.....	20	1,000	1,000
McClintock, Mrs. Mary G.....	Pittsburgh, Pa.....	13	650	650
Penrose, Chas. Bingham.....	Philadelphia, Pa.....	50	2,500	2,500

SESSIONAL PAPER No. 8

THE GUARANTEE COMPANY OF NORTH AMERICA—*Concluded*LIST OF SHAREHOLDERS—*Concluded*

Name	Address	No. of shares	Amount subscribed	Amount paid in cash
			\$	\$
Pennsylvania Co. for insurance on lives and granting annuities,—Trustees under will of Jos. W. Drexel, deceased, for Elizabeth Drexel Lehr.....	Philadelphia, Pa.....	50	2,500	2,500
Pennsylvania Co., etc., Trustees— for Lucy Drexel Dahlgren.....	".....	50	2,500	2,500
for Josephine Drexel Henry.....	".....	50	2,500	2,500
Quarrier, Cushman.....	Louisville, Ky.....	10	500	500
Ricketson, Mrs. Clementine G.....	Pittsburgh, Pa.....	13	650	650
Reed, Elizabeth T.....	New Haven, Conn.....	3	150	150
Scully, Ida Walton.....	Pittsburgh, Pa.....	5	250	250
Sherrill, Mrs. Geo. Gibbs.....	New York, N.Y.....	40	2,000	2,000
Smith, J. Gregory, estate of.....	St. Albans, Vt.....	80	4,000	4,000
Smith, Hon. E. C.....	".....	20	1,000	1,000
Schoonmaker, James M.....	Pittsburgh, Pa.....	20	1,000	1,000
Stockton, Philip.....	Boston, Mass.....	20	1,000	1,000
Thaw, Wm.....	Pittsburgh, Pa.....	5	250	250
Thompson, Dorothea.....	".....	3	150	150
Thompson, Mary Thaw, testamentary trustee.....	".....	3	150	150
Van Cleef, Mary T.....	New York, N.Y.....	5	250	250
Weld, C. Minot estate.....	Boston, Mass.....	10	500	500
Totals.....		13,372	668,600	304,600

THE GUARDIAN INSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Feb. 27, 1922).

D. F. Angus, Pres.; H. M. Lambert, Vice-pres. and Managing Director; A. G. Sweet, Hon. A. W. Atwater, K.C.; Hon. E. Hubbard, F. W. Molson, F. L. Wanklyn, Geo. W. Reynolds, Z. Hébert.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1921.)

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Angus, D. Forbes.....	Montreal, Que.....	2,500 00	937 50
Atwater, Honourable A. W.....	".....	2,500 00	937 50
Zéphérin Hébert.....	".....	2,500 00	937 50
Hubbard, Honourable Evelyn.....	London, England.....	2,500 00	937 50
Lambert, H. M.....	Montreal, Que.....	2,500 00	937 50
Molson, F. W.....	".....	2,500 00	937 50
Reynolds, Geo. W.....	London, England.....	2,500 00	937 50
Sweet, A. G.....	".....	2,500 00	937 50
Wanklyn, F. L.....	".....	2,500 00	937 50
Guardian Assurance Company, Ltd.....	London, England.....	977,500 00	366,562 50
Totals.....		1,000,000 00	375,000 00

12 GEORGE V, A. 1922

THE HALIFAX FIRE INSURANCE COMPANY

LIST OF DIRECTORS—(As at Feb. 24, 1922).

Hon. Wm. Roche, Pres.; Jas. Moorman, Vice-Pres.; A. G. Cross, Secretary; H. G. Bauld, M.P.P.,
E. J. Longard, E. G. Smith, F. P. Bligh, K.C.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1921.)

Name and Address.	No. of shares.	Amount subscribed and paid in cash.	
		\$	cts.
C. W. Archibald, Truro.....	12	480	00
Mrs. S. A. Boardman, c/o J. Y. Payzant and Son, Halifax.....	10	400	00
Mrs. F. M. Black, c/o Bank of Montreal, Halifax.....	20	800	00
H. G. Bauld, c/o Bauld Bros., Halifax.....	40	1,600	00
J. H. Burton, Cookshire, P.Q.....	102	4,080	00
F. M. Burton, 26 Green St., Halifax.....	59	2,360	00
Burton, Mrs. Caroline J., Cookshire, Que.....	22	880	00
Miss M. S. Brown, 36 Kent St., Halifax.....	60	2,400	00
Mrs. E. Bauld, 192 Barrington St., Halifax.....	56	2,240	00
F. P. Bligh, 60 Bedford Row, Halifax.....	40	1,600	00
Bligh, F. P., Trustee, 60 Bedford Row, Halifax.....	10	400	00
L. D. G. Bentley, 18 Baldwin, St., Newton, Mass.....	10	400	00
Mrs. M. B. C. Cowper, Corstorphine, Scotland.....	60	2,400	00
P. S. Crichton, 47 Alma Ave., Waverly, Mass.....	5	200	00
J. A. Crichton, 27 Aberdeen Rd., Somerville, No. 44, Mass.....	4	160	00
Rev. A. B. Crichton, Bantam, Conn.....	8	320	00
Miss Jessie E. Clay, 4 Cypress Terrace, Beookline, Mass.....	5	200	00
A. E. B. Clay, Boston Insurance Co., Boston.....	2	80	00
Mrs. E. Campbell, 275 Barrington St., Halifax.....	18	720	00
Est. P. Coffin, Petite Rivière Bridge, N.S.....	15	600	00
Mrs. Kate M. Cogswell, 379 Huron St., Toronto.....	20	800	00
Campbell, Mrs. J. V. L., Santa Barbara, Cal.....	2	80	00
Rev. W. H. L. Cogswell, c/o J. Y. Payzant & Son, Hollis St., Halifax.....	15	600	00
H. S. Creighton, Dartmouth, N.S.....	1	40	00
J. M. Creighton, Dartmouth, N.S.....	1	40	00
Mrs. S. Creighton, Dartmouth, N.S.....	1	40	00
Mrs. L. H. Creed, Dartmouth, N.S.....	24	960	00
A. G. Cross, 60 Bedford Row, Halifax.....	1,859	74,360	00
Eastern Trust Co. and Guy C. Hart, Trustees, Halifax.....	41	1,640	00
Excess Ins. Co., London, Eng.....	2,164	86,560	00
Miss Letitia Farrell, c/o Imperial Bank of Canada, Toronto, Ont.....	26	1,040	00
Miss Teresa Farrell, c/o Imperial Bank of Canada, Toronto, Ont.....	20	800	00
Wm. Fraser, Fraser Mill, Antigonish Co., N.S.....	10	400	00
Mrs. M. E. Fulmer, R. R. No. 1, Kingsville, Ont.....	8	320	00
R. R. Gilpin, Grand Forks, B.C.....	24	960	00
Bessie, C. Grant, Bridgeville, N.S.....	12	480	00
Miss F. E. Una Gray, 25 Broad St., Bangor, Maine.....	2	80	00
Home for Aged, c/o A. B. Wiswell, Halifax.....	27	1,080	00
Mrs. A. E. Nunter, Dartmouth, N.S.....	5	200	00
Estate Mrs. C. K. Hood, Randolph, Mass.....	4	160	00
Industrial School, c/o Harold Oxley, Halifax.....	12	480	00
Institution for Deaf, c/o Andrew MacKinlay.....	12	480	00
M. E. Keefe, 96 Quinpool Rd., Halifax.....	75	3,000	00
Est. G. E. Kennedy, Mrs. Kennedy, Wolfville.....	37	1,480	00
Lithgow, Margaret, Santa Barbara, Cal.....	40	1,600	00
E. J. Longard, Inglis St., Halifax.....	2	80	00
Mrs. L. C. Marcon, Plymouth, England.....	9	360	00
C. G. Myers, 7 South St., Halifax.....	10	400	00
Mrs. Mollie McLeod, Kenloch, Inv. Co., N.S.....	20	800	00
Est. Wm. Muir, c/o W. H. Fulton, K.C., Halifax, N.S.....	2	80	00
Miss F. L. McLennan, c/o Portsmouth Hospital, Portsmouth, N.H.....	8	320	00
J. D. & P. A. McGregor Ltd., New Glasgow, N.S.....	25	1,000	00
Mrs. E. A. Morris, Middleton, N.S.....	5	200	00
James, Moorman, c/o F. B. McCurdy & Co., Halifax.....	166	6,640	00

SESSIONAL PAPER No. 8

THE HALIFAX FIRE INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded*

Name and Address.	No. of shares.	Amount subscribed and paid in cash.
		\$ cts.
Mrs. E. E. Morash, Dartmouth, N.S.....	8	320 00
J. C. McIntosh & Co., Halifax.....	1	40 00
Nugent, Mrs. Margaret E., c/o Royal Bank, 2 Bank Bldg., 2 Prince's St., London..	5	200 00
Est. W. H. Pallister, c/o Dr. Flinn, 84 Morris St., Halifax.....	44	1,760 00
S. Y. Payzant et al, 95 Hollis St., Halifax.....	142	5,680 00
Hon. Wm. Roche, Upper Water St., Halifax.....	40	1,600 00
Mrs. E. Ross, Queen St., Truro, N.S.....	18	720 00
Mrs. M. J. Sinclair, 18 Kent St., Halifax.....	35	1,400 00
John Shields, 243 Creighton St., Halifax.....	28	1,120 00
Dr. M. A. B. Smith, Dartmouth, N.S.....	5	200 00
Est. R. J. Sweet, c/o Chas. Bell, Maritime Dental Supply Co., Halifax.....	10	400 00
J. Elliott Smith, Wolfville, N.S.....	50	2,000 00
Mrs. E. A. G. Sutherland, Windsor, N.S.....	14	560 00
Miss L. M. Smith, 103 Inglis St., Halifax.....	5	200 00
E. G. Smith, 60 Bedford Row, Halifax.....	40	1,600 00
Mrs. M. R. Salter, Alexandra Hotel, South St., Halifax.....	5	200 00
Mrs. W. Stevens, Dartmouth, N.S.....	1	40 00
A. L. Stevenson, 407 Hastings St., Vancouver.....	15	600 00
Strickland, C. N. S. et al, Trustees, 69 Spring Garden Road, Halifax.....	1	40 00
W. R. Thomas, c/o Royal Bank of Canada, Halifax.....	64	2,560 00
D. J. Tulloch, 537 North St., Bridgewater, Mass.....	8	320 00
Toronto General Trust Toronto, Ont.....	12	480 00
W. P. C. Wills, c/o Bank of England, London.....	100	4,000 00
Est. of Woodill, c/o Miss M. E. Woodill, 150 Trenton St., Melrose, Mass.....	92	3,680 00
Harriett E. Woodill, 123 North Leroux St., Flagstaff, Arizona.....	10	400 00
Totals.....	6,000	240,000 00

THE HUDSON BAY INSURANCE CO.

LIST OF DIRECTORS—(As at Feb. 28, 1922)

President, J. H. Labelle; Vice-Pres., Fred. W. Walker; Directors, J. J. Atkinson, W. H. Barker, Geo. B. Fraser, Wm. Mackay, P. R. Gault, P. J. Quinn, A. St. Cyr.

SHAREHOLDERS' NAMES

Names	Address	Amount subscribed	Amount paid in cash
		\$ cts.	\$ cts.
Royal Insurance Company, Limited.....	Liverpool, Eng.....	761,400 00	222,550 00
George Chappell.....	".....	2,250 00	625 00
W. Mackay.....	Montreal, Que.....	2,250 00	625 00
J. H. Labelle.....	".....	2,250 00	625 00
P. R. Gault.....	".....	2,250 00	625 00
A. St. Cyr.....	".....	2,250 00	625 00
George B. Fraser.....	".....	2,250 00	625 00
P. J. Quinn.....	Toronto, Ont.....	2,250 00	625 00
W. H. Barker.....	Vancouver, B.C.....	2,250 00	625 00
F. W. Walker.....	".....	2,250 00	625 00
O. S. Chapin.....	Calgary, Alta.....	2,250 00	625 00
E. J. D. Jones.....	Alameda, Sask.....	360 00	100 00
C. Spencer.....	Vancouver, B.C.....	900 00	250 00
Totals.....		785,160 00	229,150 00

12 GEORGE V, A. 1922

THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA

LIST OF DIRECTORS—(As at Feb. 22, 1922)

Herbert C. Cox, Pres.; Noel Marshall, Vice-Pres.; R. Bickerdike, S. Burrows, G. A. Morrow, W. D. Robb, Lieut.-Col. P. G. Goldsmith, M.D., D. B. Hanna, W. G. Morrow, A. McT. Campbell, W. B. Meikle, E. Willans.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1921)

Name	Address	No. of shares	Amount subscribed	Amount paid in cash
			\$ cts.	\$ cts.
Cox, H. C.....	Toronto, Ont.....	650	65,000 00	13,000 00
Cox, E. W., estate.....	".....	1,000	100,000 00	20,000 00
Goldsmith, Lieut.-Col., P.G.M.D.....	".....	350	35,000 00	7,000 00
Morrow, G. A.....	".....	150	15,000 00	3,000 00
Marshall, Noel.....	".....	350	35,000 00	7,000 00
Willans, E.....	".....	500	50,000 00	10,000 00
Central Canada L. & S. Co.....	".....	3,100	310,000 00	62,000 00
Hanna, D. B.....	".....	100	10,000 00	2,000 00
Cox, F. W.....	".....	100	10,000 00	2,000 00
Toronto Savings & Loan Co.....	Peterboro, Ont.....	2,200	220,000 00	44,000 00
Morrow, W. G.....	".....	450	45,000 00	9,000 00
Kenny, J. J. (estate).....	San Francisco, Cal.....	500	50,000 00	10,000 00
Bickerdike, R.....	Montreal, Que.....	100	10,000 00	2,000 00
Burrows, S.....	Belleville, Ont.....	100	10,000 00	2,000 00
Robb, W. D.....	Montreal, Que.....	50	5,000 00	1,000 00
Campbell, A. McT.....	Winnipeg, Man.....	150	15,000 00	3,000 00
Meikle, W. B.....	Toronto, Ont.....	100	10,000 00	2,000 00
Ingram, A. T.....	".....	50	5,000 00	1,000 00
Totals.....		10,000	1,000,000 00	200,000 00

IMPERIAL UNDERWRITERS CORPORATION OF CANADA

LIST OF DIRECTORS—(As at Feb. 25, 1922)

Lyman Root, President and Managing Director; Robert Lynch Stailing, Vice-President; H. F. Petman, W. J. Blackburn, Geo. S. Lyon, Thomas A. Brydall, Charles J. Harvey, H. W. Muskett, Arthur H. Butler.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1921)

Name	Address	No. of shares	Amount subscribed	Amount paid in cash
			\$ cts.	\$ cts.
Lyman Root.....	Toronto.....	25	2,500 00	956 50
Robert Lynch Stailing.....	".....	25	2,500 00	956 50
A. H. Butler.....	".....	25	2,500 00	956 50
H. F. Petman.....	".....	25	2,500 00	956 50
W. J. Blackburn.....	".....	25	2,500 00	956 50
Geo. S. Lyon.....	".....	25	2,500 00	956 50
H. W. Muskett.....	".....	25	2,500 00	956 50
Thos. A. Brydall.....	".....	25	2,500 00	956 50
Charles J. Harvey.....	".....	25	2,500 00	956 50
Sun Insurance Office.....	London, England.....	4,349	434,900 00	166,391 50
Totals.....		4,574	457,400 00	175,000 00

SESSIONAL PAPER No. 8

KINGS MUTUAL FIRE INSURANCE

LIST OF DIRECTORS—(As at Feb. 18, 1922)

President, S. C. Parker; Vice-president, J. W. Hutchinson; S. V. Sanford, G. W. McLean, H. S. Shaw,
J. B. White, A. M. Bishop.

THE LIVERPOOL-MANITOBA ASSURANCE COMPANY

LIST OF DIRECTORS—(As at Feb. 22, 1922)

J. Gardner Thompson, President and Managing Director; Lewis Laing, Vice-President and Secretary;
H. Lewis, R. E. Patterson, Sir Alexandre Lacoste, T. R. Nelson, W. Molson Macpherson, Sir Frederick Williams-Taylor, James Carruthers.

LIST OF SHAREHOLDERS—(As at Feb. 22, 1921)

Name	Address	No. of shares	Amount subscribed	Amount paid in cash
			\$	\$
Liverpool & London & Globe Insee. Co., Ltd.....	Liverpool, Eng.....	4,775	477,500	167,125
Hugh Lewis.....	".....	25	2,500	875
James Carruthers.....	Montreal, Que.....	25	2,500	875
T. R. Nelson.....	".....	25	2,500	875
Sir A. Lacoste.....	".....	25	2,500	875
W. M. Macpherson.....	".....	25	2,500	875
Sir F. Williams-Taylor.....	".....	25	2,500	875
J. Gardner Thompson.....	".....	25	2,500	875
Lewis Laing.....	".....	25	2,500	875
R. E. Patterson.....	".....	25	2,500	875
Totals.....		5,000	500,000	175,000

LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

LIST OF DIRECTORS (As at Feb. 28, 1922.)

President, Alfred Wright; Manager-Secretary, Alexander MacLean, Toronto; Colin E. Sword, Montreal;
Chas. M. Horswell, A. E. Blogg, Toronto.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1921.)

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$	\$
Wright, Alfred.....	Toronto, Ont.....	2,000	1,600
Sword, C. E.....	Montreal, Que.....	2,000	1,600
Blogg, A. E.....	Toronto, Ont.....	2,000	1,600
Horswell, Chas. M.....	".....	2,000	1,600
MacLean, Alex.....	".....	2,000	1,600
London and Lancashire Fire Insurance Co., Ltd...	London, Eng.....	490,000	392,000
Totals.....		500,000	400,000

12 GEORGE V, A. 1922

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Feb. 18, 1922).

A. H. C. Carson, Pres.; F. D. Williams, Vice-Pres.; A. C. McMaster, W. T. Kernahan, P. A. McCallum,
H. N. Cowan, B. W. Ballard, W. H. Hunter and W. J. Wilcox.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1921).

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Hartford Fire Insurance Co	Hartford, Conn.....	1,010	101,000 00	17,675 00
W. T. Kernahan.....	Toronto.....	10	1,000 00	175 00
A. H. C. Carson.....	"	10	1,000 00	175 00
F. D. Williams.....	"	10	1,000 00	175 00
A. C. McMaster.....	"	10	1,000 00	175 00
B. W. Ballard.....	"	10	1,000 00	175 00
P. A. McCallum.....	"	10	1,000 00	175 00
H. N. Cowan.....	"	10	1,000 00	175 00
W. J. Wilcox.....	Winnipeg.....	10	1,000 00	175 00
W. H. Hunter.....	Toronto.....	10	1,000 00	175 00
Totals.....		1,100	110,000 00	19,250 00

MERCANTILE FIRE INSURANCE COMPANY, TORONTO, ONTARIO

LIST OF DIRECTORS—(As at March 3, 1922)

President, W. A. Sims; Managing Director, A. E. Blogg; Alfred Wright, A. W. Blake, C. E. Sword,
Alex. MacLean

LIST OF SHAREHOLDERS—(As at December 31, 1921)

Name	Address	No. of shares	Amount subscribed	Amount paid in cash
			\$	\$
Sims, W. A.....	Brompton, Ont.....	20	2,000	400
Wright, Alfred.....	Toronto, Ont.....	20	2,000	400
Blogg, A. E.....	"	20	2,000	400
MacLean, Alex.....	"	20	2,000	400
Sword, C. E.....	Montreal, Que.....	20	2,000	400
Blake, Arthur W.....	Winnipeg, Man.....	20	2,000	400
London and Lancashire Insurance Co., Ltd	Liverpool, Eng.....	2,380	238,000	47,600
Totals.....		2,500	250,000	50,000

SESSIONAL PAPER No. 8

MERCHANTS CASUALTY COMPANY, WINNIPEG, MANITOBA

DIRECTORS—(As at Feb. 24th, 1922)

S. D. Works, Chairman of the Board; President and General Manager, L. M. Fingard; Vice-Presidents, P. O. Works, R. B. Graham, T. H. McWhirter, R. C. Sanborn, J. A. De Tremblay; Secretary-Treasurer, Chas. E. Hanslip. J. E. Burchard, D. M. Gunn, B. C. Parker, Chas. E. Hanslip.

SHAREHOLDERS (As at December 31, 1921)

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$	\$
G. W. Curtiss.....	Minneapolis, Minn.....	1,500 00	1,500 00
M. L. Fisch.....	Windom, Minn.....	500 00	500 00
G. W. Gillam.....	".....	1,000 00	1,000 00
W. R. Jeffers.....	".....	350 00	350 00
G. G. Sawyer.....	Annandale, Minn.....	500 00	500 00
T. T. Worham.....	Minneapolis, Minn.....	1,500 00	1,500 00
H. S. Gibson.....	Selah, Wis.....	500 00	500 00
L. F. Warner.....	St. Paul, Minn.....	300 00	300 00
Minneapolis, Trust Co.....	Minneapolis, Minn.....	1,250 00	1,250 00
R. B. Graham.....	Winnipeg, Man.....	2,550 00	450 07
L. M. Fingard.....	".....	2,500 00	441 25
C. E. Hanslip.....	".....	2,500 00	441 25
S. D. Works.....	Minneapolis, Minn.....	2,500 00	441, 25
D. M. Gunn.....	".....	2,500 00	1,127 50
H. Everett.....	".....	2,500 00	441 25
J. E. Burchard.....	".....	2,500 00	2,500 00
Zenith Co.'s Inc.....	".....	222,550 00	41,709 40
M. J. McMichael.....	".....	250,000 00	44,125 00
P. O. Works.....	Winnipeg, Man.....	2,500 00	2,500 00
Totals.....		500,000 00	101,576 97

MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY

LIST OF DIRECTORS—(As at Feb. 15, 1922)

L. N. Dupuis, President; G. E. Larin, M.D., Hon. C. Robillard, and W. E. Hayes, Vice-Presidents;
J. G. Dubeau, Manager; O. Constantineau, J. P. Lamarche, N.P., J. G. Piché, M.D., L. A. Gagnier,
M.D., J. A. Duchaine, J. C. H. Dussault, K.C.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1921)

Name	Address	No. of shares	Amount subscribed		Amount paid in cash	
			\$	cts.	\$	cts.
Aubry, J. B. A.	Montreal, Que.	10	1,000	00	200	00
Allard, Amédée.	Maisonneuve, Que.	2	200	00	40	00
Aird & Son, Reg.	Montreal, Que.	2	200	00	40	00
Auelair, C. & Frère.	Quebec, Que.	1	100	00	20	00
Archambault, O.	Montreal, Que.	5	500	00	100	00
Allard & Boyer.	"	1	100	00	20	00
Allard, N. & Fils.	"	1	100	00	20	00
Ainey, Jos.	"	100	10,000	00	2,000	00
Ainey, Nap.	"	1	100	00	20	00
Acme Paper Box Co.	"	2	200	00	40	00
Brien, J. A. & Cie.	"	10	1,000	00	200	00
Berthiaume, Zephirin.	"	1	100	00	20	00
Brunet, J. C. & Cie.	"	10	1,000	00	200	00
Beauchemin, Alfred.	Sorel, Que.	5	500	00	100	00
Baillargeon, J. B.	Montreal, Que.	100	10,000	00	2,000	00
Bélair, A.	Viauville, Que.	5	500	00	100	00
Baillargeon, Pacifique.	Montréal, Que.	2	200	00	40	00
Briard, Joseph.	"	5	500	00	100	00
Blanchard, J. E.	"	2	200	00	40	00
Bonhomme, Jos., Ltée.	"	5	500	00	100	00
Baillargeon, A. F.	"	1	100	00	20	00
Brunelle & Bernier.	"	5	500	00	100	00
Bourdon, Léandre.	Maisonneuve, Que.	2	200	00	40	00
Bourdon, Wilfrid.	"	2	200	00	40	00
Bourque, Jos.	Hull, Que.	10	1,000	00	200	00
Brault, Pierre.	Montreal, Que.	3	300	00	60	00
Bourdon, Camille.	"	10	1,000	00	200	00
Brunet, F. C.	Lachine, Que.	1	100	00	20	00
Beauchamp, Narcisse.	Montreal, Que.	2	200	00	40	00
Bernier, J. H.	"	1	100	00	20	00
Barsalou, J. & Cie, Ltée.	"	5	500	00	100	00
Bissonnette, F. X.	"	5	500	00	100	00
Brouillard, O.	Drummondville, Que.	2	200	00	40	00
Blain, N., Ltée.	Montreal, Que.	1	100	00	20	00
Barbeau, Omer.	Quebec, Que.	1	100	00	20	00
Borne, L.	"	5	500	00	100	00
Blais, J. E.	"	2	200	00	40	00
Bélanger, Edm. & Cie.	Montreal, Que.	5	500	00	100	00
Bourdon, J. L.	L'Epiphanie, Que.	2	200	00	40	00
Blain, A.	Montreal, Que.	5	500	00	100	00
Bisaillon, J. E. & Cie.	"	1	100	00	20	00
Brouillette, P.	"	2	200	00	40	00
Bezner, M. C.	Ste-Anne de Bellevue.	10	1,000	00	200	00
Bourguignon, Jules.	Montreal, Que.	2	200	00	40	00
Bélair, A. P.	"	2	200	00	40	00
Beaunoyer & Brouillet.	"	1	100	00	20	00
Baillargeon, J. A.	"	13	1,300	00	260	00
Bluteau, H. P.	"	1	100	00	20	00
Beauchamp, A.	Hull, Que.	1	100	00	20	00
Beaudry, Henri.	Montreal, Que.	10	1,000	00	200	00
Brochu, Camille.	"	4	400	00	80	00
Bellefeuille & Ferron.	Trois-Rivières, Que.	2	200	00	40	00
Boivin, Johnny.	Trois-Rivières, Que.	1	100	00	20	00

SESSIONAL PAPER No. 8

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY—

Continued

LIST OF SHAREHOLDERS—Continued

Name	Address	No. of shares	Amount subscribed		Amount paid in cash	
			\$	cts.	\$	cts.
Bourque, Armand.....	St. Paul l'Ermite, Que.	5	500	00	100	00
Burelle, M.....	Montreal, Que.....	1	100	00	20	00
Bonhote, Dame Clorinthe.....	"	100	10,000	00	2,000	00
Brossard, J. M.....	"	5	500	00	100	00
Bisson, J. N. E.....	"	10	1,000	00	200	00
Brosseau, J. A.....	"	25	2,500	00	500	00
Beaudoin, Dame M. C.....	Maisonneuve, Que.....	5	500	00	100	00
Cusson, Zotique.....	Montreal, Que.....	2	200	00	40	00
Cloutier, J. R.....	Maisonneuve, Que.....	5	500	00	100	00
Chénard, J. D.....	Berthierville, Que.....	3	300	00	60	00
Chouinard, J. I.....	Montreal, Que.....	5	500	00	100	00
Casavant & Frère.....	St. Hyacinthe, Que.....	5	500	00	100	00
Choquette, Arsène.....	Maisonneuve, Que.....	5	500	00	100	00
Chouinard, Michel.....	"	10	1,000	00	200	00
Copping, Wm.....	Joliette, Que.....	25	2,500	00	500	00
Chartrand, A.....	Montreal, Que.....	5	500	00	100	00
Corbeil, Emile.....	"	3	300	00	60	00
Corbeil, Arthur.....	"	3	300	00	60	00
Constantineau, O.....	"	132	13,200	00	2,640	00
Clark, Frank E.....	Magog, Co. Stanstead.....	2	200	00	40	00
Charland, Zénon.....	Verdun, Que.....	5	500	00	100	00
Corbeil, Prima.....	Montreal, Que.....	1	100	00	20	00
Côté, Victor.....	Ville Emard, Que.....	1	100	00	20	00
Côté Bros & Burritt.....	Montreal, Que.....	45	4,500	00	900	00
Charette, James.....	"	1	100	00	20	00
City Ice Co., Ltd.....	"	30	3,000	00	600	00
Chalifoux, H.....	Maisonneuve, Que.....	1	100	00	20	00
Chartier, Jos.....	Montreal, Que.....	1	100	00	20	00
Chalfour, J. O.....	Quebec, Que.....	2	200	00	40	00
Cantin, Wilfrid.....	"	5	500	00	100	00
Crevier, Alph.....	Montreal, Que.....	3	300	00	60	00
Côté, Jos.....	Pierreville, Que.....	1	100	00	20	00
Cyr, Damien.....	Ste-Rose, Que.....	1	100	00	20	00
Charlebois, P. J.....	Montreal, Que.....	1	100	00	20	00
Côté, Napoléon.....	"	20	2,000	00	400	00
Côté, Michel.....	"	10	1,000	00	200	00
Cassidy, H. R.....	Notre Dame de Grâces, Que.....	1	100	00	20	00
Chagnon & Beaulien.....	Montreal, Que.....	1	100	00	20	00
Charron, R.....	"	1	100	00	20	00
Caisse, Maxime.....	"	1	100	00	20	00
Charbonneau & Deguise.....	"	2	200	00	40	00
Côté, G. J. Ernest.....	Quebec, Que.....	2	200	00	40	00
Chartrain, Philippe.....	Trois-Rivières, Que.....	10	1,000	00	200	00
Crépeau, Jules.....	Montreal, Que.....	10	1,000	00	200	00
Charpentier, T.....	"	50	5,000	00	1,000	00
Champagne, H. Geo.....	"	20	2,000	00	400	00
Dupont & Frère.....	Maisonneuve, Que.....	2	200	00	40	00
Dufresne & Locke, Ltd.....	"	10	1,000	00	200	00
Duhamel, J. B.....	Notre Dame de Grâces.....	30	3,000	00	600	00
Dupuis, & Lefebvre.....	Montreal, Que.....	10	1,000	00	200	00
Daoust, Jos.....	"	5	500	00	100	00
Davignon, J. & P.....	"	2	200	00	40	00
Desrochers, Geo. Pite.....	Joliette, Que.....	1	100	00	20	00
Desjardins & Gélinas.....	Maisonneuve, Que.....	2	200	00	40	00
Deslongchamps, Arthur.....	"	2	200	00	40	00
David, O.....	Montreal, Que.....	2	200	00	40	00
Denis, Jos.....	"	10	1,000	00	200	00
Dupré, J. E.....	Maisonneuve, Que.....	2	200	00	40	00
Dugas, D. & Cie.....	Montreal, Que.....	5	500	00	100	00
Déchaux, A. F.....	"	5	500	00	100	00
Déchaux, Elie.....	"	5	500	00	100	00
Daigle, T.....	"	1	100	00	20	00
Deslauriers, Jos.....	Montreal, Que.....	2	200	00	40	00
Dalecggio, F.....	Côté des Neiges, Que.....	1	100	00	20	00

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MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY—
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LIST OF SHAREHOLDERS—Continued

Name	Address	No. of shares	Amount subscribed	Amount paid in cash
			\$ cts.	\$ cts.
Dubeau, J. G.	Montreal, Que.	106	10,600 00	2,120 00
Dussault, J. C. H.	"	186	18,600 00	3,720 00
Dussault, Arsène.	Maisonneuve, Que.	1	100 00	20 00
Dansereau, Félix.	Montreal, Que.	2	200 00	40 00
Drummond Shirt Co., Ltd.	Drummondville, Que.	3	300 00	60 00
Daigneault, F. H.	Aetou Vale, Que.	10	1,000 00	200 00
Denis, Isaie.	Montreal, Que.	1	100 00	20 00
Duchaine, J. A.	Quebec, Que.	105	10,500 00	2,100 00
Drolet, F. X.	"	5	500 00	100 00
Dorval, Theodule.	"	2	200 00	40 00
Duchaine, L.	"	5	500 00	100 00
Dubé, Anselme.	Trois-Rivières, Que.	3	300 00	60 00
Demers, M.	Montreal, Que.	1	100 00	20 00
Dupuis, L. N.	"	156	15,600 00	3,120 00
Dubrule, C.	"	43	4,300 00	860 00
Dagenais, Jos.	"	1	100 00	20 00
Dalcourt, Ludger.	"	5	500 00	100 00
Desmarais, S. E. & Cie.	Richmond, Que.	1	100 00	20 00
Dupras, Didier.	Montreal, Que.	2	200 00	40 00
Dagenais, M.	"	1	100 00	20 00
David, Wilfrid.	"	5	500 00	100 00
Deschamps, Alex.	"	5	500 00	100 00
Dupuis, Rosaire.	"	10	1,000 00	200 00
Dostaler, Dame Albina T.	Joliette, Que.	5	500 00	100 00
Dansereau, J. H.	Trois-Rivières, Q.	5	500 00	100 00
Demers & Sarasin.	Montreal, Que.	1	100 00	20 00
DesRosiers, Agapit.	"	12	1,200 00	240 00
Dussault, J. C. H. (In trust).	"	5	500 00	100 00
Deserres, G.	"	118	11,800 00	2,360 00
Derome, W. J., M. D.	"	100	10,000 00	2,000 00
Drouin, Joseph.	Maisonneuve, Que.	5	500 00	100 00
Dupré, Joseph Israel.	Montreal, Que.	25	2,500 00	500 00
Ethier, Arthur.	"	1	100 00	20 00
Ethier, J. A. C., M.D.	Sherbrooke, Que.	5	500 00	100 00
Fortin, J. P. Abel & Cie.	Maisonneuve, Que.	5	500 00	100 00
Filion, A. & Frère.	Montreal, Que.	5	500 00	100 00
Farlardeau, Cyrille.	Quebec, Que.	3	300 00	60 00
Fortier, Nazaire & Cie.	"	5	500 00	100 00
Fortin, D.	Montreal, Que.	10	1,000 00	200 00
Ferland, J. O. & Frère.	L'Epiphanie, Que.	2	200 00	40 00
Farand & Delorme.	Montreal, Que.	10	1,000 00	200 00
Fittes, Jean.	"	1	100 00	20 00
Fleury, F. A., M.D.	"	10	1,000 00	200 00
Frenette, Arsène.	"	2	200 00	40 00
Fortier, L. E., M.D.	"	50	5,000 00	1,000 00
Favreau & Corbeau.	"	3	300 00	60 00
Faribault, Norbert.	"	5	500 00	100 00
Forest, Mde. Roch.	Ahuntsic, Que.	10	1,000 00	200 00
Gagnon, J. A.	Maisonneuve, Que.	1	100 00	20 00
Gougeon, Josephat.	"	5	500 00	100 00
Gauthier, A.	Montreal, Que.	1	100 00	20 00
Guibault, J. Alex.	Joliette, Que.	5	500 00	100 00
Grenier, E. P., M.D.	Montreal, Que.	10	1,000 00	200 00
Grothé, L. O. & Cie.	"	5	500 00	100 00
Gagnon, J. O.	"	2	200 00	40 00
Grothé, F. A.	"	5	500 00	100 00
Gratton, Alph.	Maisonneuve, Que.	2	200 00	40 00
Gobeille, F. & Fils.	Montreal, Que.	5	500 00	100 00
Giguère, L. & Cie.	"	10	1,000 00	200 00
Gauthier, Provost, & Frère.	"	6	600 00	120 00
Gaudreau, F. C.	"	2	200 00	40 00
Gingras & Cie.	"	1	100 00	20 00
Guilbault, J. Alex.	Joliette, Que.	5	500 00	100 00
Guay, F. X.	Montreal, Que.	2	200 00	40 00
Goudreau, C. & Cie.	"	1	100 00	20 00
Gosselin, Origène.	Drummondville.	1	100 00	20 00

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MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY—
Continued

LIST OF SHAREHOLDERS—Continued

Name	Address	No. of shares	Amount subscribed		Amount paid in cash	
			\$	cts.	\$	cts.
Germain, Louis.....	Montreal, Que.....	3	300	00	60	00
Glibert Paye & Cie.....	".....	5	500	00	100	00
Goulet, O.....	Quebec, Que.....	5	500	00	100	00
Gratton, J. B.....	Montreal, Que.....	19	1,000	00	200	00
Gélinas, C. P.....	Trois-Rivières, Que.....	2	200	00	40	00
Girard & Godin.....	".....	5	500	00	100	00
Godin, J. N.....	".....	2	200	00	40	00
Guay, Eugène.....	Montreal, Que.....	1	100	00	20	00
Giard, B.....	".....	1	100	00	20	00
Gagnon, Abundius.....	".....	1	100	00	20	00
Gagnon, G.....	Thurso, Que.....	1	100	00	20	00
Grauger, Ulric.....	Montreal, Que.....	10	1,000	00	200	00
Gagnier, L.A., M.D.....	".....	100	10,000	00	2,000	00
Gervais, J. T.....	".....	1	100	00	20	00
Goulet, Théo.....	".....	1	100	00	20	00
Guilbault, T.....	".....	15	1,500	00	300	00
Grégoire, Adrien.....	Notre Dame de Grâce, Que.....	3	300	00	60	00
Gauthier, H. Enrg.....	Montreal, Que.....	10	1,000	00	200	00
Germain & Frère.....	Trois-Rivières, Que.....	10	1,000	00	200	00
Girard, Philippe.....	Montreal, Que.....	1	100	00	20	00
Giroux, J. H.....	Trois-Rivières, Que.....	1	100	00	20	00
Gadoury, Jos.....	Montreal, Que.....	3	300	00	60	00
Gagnon, Alfred.....	".....	5	500	00	100	00
Gauthier, Z. & Cie.....	".....	1	100	00	20	00
Gauthier, Mde Henri.....	".....	15	1,500	00	30	00
Giroux, J. B.....	".....	1	100	00	20	00
Gignac, J. L.....	Maisonnette, Que.....	5	500	00	100	00
Guilbault, J. A.....	Montreal, Que.....	10	1,000	00	200	00
Holley, T.....	St. Hyacinthe, Que.....	5	500	00	100	00
Hardy, J. E.....	Montreal, Que.....	2	200	00	40	00
Hall Bros.....	".....	1	100	00	20	00
Hayes, W. E.....	".....	100	10,000	00	2,000	00
Hébert, Paul.....	Quebec, Que.....	5	500	00	100	00
Hamelin, Chs. & Fils.....	Trois-Rivières, Que.....	6	600	00	120	00
Hirbour, A. F. G.....	Montreal, Que.....	50	5,000	00	1,000	00
Hamelin, Chs.....	Trois-Rivières, Que.....	10	1,000	00	200	00
Hickey & Aubut.....	Montreal, Que.....	2	200	00	40	00
Hamelin, Chs. Ed.....	Trois-Rivières, Que.....	5	500	00	100	00
Joubert, S. D. (In trust).....	Outremont, Que.....	10	1,000	00	200	00
Joubert, J. J., Ltée.....	Montreal, Que.....	2	200	00	40	00
Jobin, Elie, Ltée.....	Quebec, Que.....	1	100	00	20	00
Jobin & Paquet.....	".....	2	200	00	40	00
Jinchereau, J. B. & Lamonde, P. A.....	".....	5	500	00	100	00
Jobin, Chrysanthè.....	".....	1	100	00	20	00
Jauvin, Philippe.....	Lac St-Jean Que.....	20	2,000	00	400	00
Jarry, Stanislas.....	St. Laurent, Que.....	32	3,200	00	640	00
Kochenburger, Daniel.....	Montreal, Que.....	5	500	00	100	00
Kieffler Bros.....	".....	1	100	00	20	00
La Cie Carrière & Frère, Ltée.....	".....	10	1,000	00	200	00
Legault, Arsène.....	".....	1	100	00	20	00
Laurier, Jos.....	".....	10	1,000	00	200	00
Lamy, P. & Frère.....	".....	1	100	00	20	00
Alongé, Cléophas.....	Maisonnette, Que.....	2	200	00	40	00
Lanthier, F. X. R.....	".....	10	1,000	00	200	00
Lavigueur, J. R.....	Montreal, Que.....	5	500	00	100	00
Lefebvre, William.....	".....	1	100	00	20	00
Landreville & Huard.....	St. Sulpice, Que.....	1	100	00	20	00
Lymburner, Limited.....	Montreal, Que.....	2	200	00	40	00
Lamarche, J. P. N.P.....	".....	100	10,000	00	2,000	00
Linoges, Olivier.....	".....	1	100	00	20	00
Lebel, Geo.....	".....	10	1,000	00	200	00
Latourelle, T.....	".....	10	1,000	00	200	00
Larin, G. E., M.D.....	".....	195	19,500	00	3,900	00
Laurent & Frère.....	".....	5	500	00	100	00

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MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY—

Continued

LIST OF SHAREHOLDERS—Continued

Name	Address	No. of shares	Amount subscribed	Amount paid in cash
			\$ cts	\$ cts.
Librairie Beauchemin, Limitée.....	Montreal, Que.....	10	1,000 00	200 00
Laverdure, William.....	".....	2	200 00	40 00
Lafrancois, Chs.....	".....	1	100 00	20 00
Leboeuf, J. H. & Cie.....	Ville St. Pierre, Que.....	5	500 00	100 00
Lemay, Albéric.....	Viauville, Que.....	1	100 00	20 00
Legault, J. & Cie.....	Montreal, Que.....	5	500 00	100 00
Lauzon & Ethier.....	".....	1	100 00	20 00
Labelle, Eusébe.....	Pont Viau, Co. Laval.....	1	100 00	20 00
La Fonderie de Victoriaville, Ltée.....	Victoriaville, Que.....	2	200 00	40 00
Lambert, Arthur.....	Notre Dame de Grâce, Que.....	2	200 00	40 00
La Cie Cantin & Fils.....	Warwick, Que.....	1	100 00	20 00
Lefrançois, Jos.....	Quebec, P.Q.....	5	500 00	100 00
La Cie de Machineries Mercier.....	Levis, Que.....	5	500 00	100 00
Lachance & Tanguay.....	Quebec, Que.....	5	500 00	100 00
Larochele, J. H. & Fils, Ltée.....	".....	5	500 00	100 00
Leduc & Fortin.....	Beauharnois, Que.....	5	500 00	100 00
Larivière, A. C.....	Montreal, Que.....	1	100 00	20 00
La Cie Gauthier & Frère.....	Quebec, Que.....	5	500 00	100 00
Larose, W.....	Montreal, Que.....	10	1,000 00	200 00
La Cie Buanderie à Vapeur.....	Trois Rivières, Que.....	2	200 00	40 00
Lymburner, T. & Fils.....	".....	2	200 00	40 00
Limoges & Cie.....	Terrebonne, Que.....	5	500 00	100 00
Lafond, F. X.....	Montreal, Que.....	1	100 00	20 00
Labelle, Félix.....	Ste. Rose de Laval, Que.....	10	1,000 00	200 00
Long, Geo.....	Los Angeles, California.....	5	500 00	100 00
Lanoix, J. C.....	Montreal, Que.....	2	200 00	40 00
Labrecque, Nap.....	Sherbrooke, Que.....	1	100 00	20 00
Lacroix, Jos.....	Montreal, Que.....	5	500 00	100 00
Laflamme, Albert.....	".....	3	300 00	60 00
Landry, Jos.....	".....	2	200 00	40 00
La Cie Savoie Guay.....	Plessisville, Que.....	3	300 00	60 00
Laberge, R.....	Montreal, Que.....	2	200 00	40 00
Legault & Frère.....	".....	1	100 00	20 00
Lajcunesse, W.....	".....	10	1,000 00	200 00
Larose, Alcide L.....	".....	5	500 00	100 00
Lamarche, Joseph.....	".....	10	1,000 00	200 00
Lebeau, Chs. W.....	Westmount, Que.....	5	500 00	100 00
Lessard, C. E.....	Montreal, Que.....	20	2,000 00	400 00
Langevin, J. H.....	".....	5	500 00	100 00
Lavoie & Lavoie.....	".....	1	100 00	20 00
Landreau, Geo.....	".....	3	300 00	60 00
Lafleur, Jos.....	Ste. Agathe des Monts.....	1	100 00	60 00
Langevin, Ferdinand.....	Waterloo, Que.....	5	500 00	100 00
Lapalme, H. J. & Fils.....	Montreal, Que.....	1	100 00	20 00
Lafontaine, Ayme.....	".....	3	300 00	60 00
Lavallée, Arsène.....	".....	10	1,000 00	200 00
Lamarche, A. Joseph.....	".....	2	200 00	40 00
Lamontagne, Aimé.....	".....	2	200 00	40 00
Laporte & Forest.....	".....	2	200 00	40 00
Laperrière, Donat.....	".....	3	300 00	60 00
Laporte, Martin, Ltée.....	".....	1	100 00	20 00
La Parisienne Shoe Co.....	Maisonnette, Que.....	2	200 00	40 00
Lamontagne, Racine & Cie.....	Quebec, Que.....	2	200 00	40 00
Labrecque, J. O. & Cie.....	Montreal, Que.....	1	100 00	20 00
Levasseur, Henri.....	Victoriaville, Que.....	1	100 00	20 00
Lamarche, J. A., Ptre.....	L'Assomption, Que.....	5	500 00	100 00
Morin, J. T.....	Montreal Que.....	10	1,000 00	200 00
Martin, Frères & Cie, Ltée.....	".....	5	500 00	100 00
Marchand, C. A.....	".....	10	1,000 00	200 00
Martineau, O. Fils, Ltée.....	".....	20	2,000 00	400 00
Meunier, Elic.....	St. Jérôme, Que.....	1	100 00	20 00
Morin, L. P. & Fils.....	St. Hyacinthe, Que.....	5	500 00	100 00
Mathieu, J. O.....	Montreal, Que.....	10	1,000 00	200 00

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MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—Continued

LIST OF SHAREHOLDERS—Continued

Name	Address	No. of shares	Amount subscribed		Amount paid in cash	
			\$	cts.	\$	cts.
Martineau & Prenoveau.....	Montreal, Que.....	25	2,500	00	500	00
Mercure, Alfred.....	".....	10	1,000	00	200	00
Meunier, E.....	".....	2	200	00	40	00
Meunier & Cie. Frs.....	".....	1	100	00	20	00
Marsan & Frère.....	".....	5	500	00	100	00
Morin, Clovis.....	".....	3	300	00	60	00
Marcotte, A., M.D.....	St. Basile, Co. Portneuf.....	2	200	00	40	00
Martial, Jos. & Fils.....	Maisonneuve.....	1	100	00	20	00
Marchand, Antoine.....	".....	2	200	00	40	00
Millen & Frère.....	Ahuntsic, Que.....	3	300	00	60	00
Meunier, O. B.....	Maisonneuve, Que.....	1	100	00	20	00
Mercure, A.....	Drummondville, Que.....	2	200	00	40	00
Martin, Cyrisse.....	Montreal, Que.....	15	1,500	00	300	00
Massicotte, J. P. H., M.D.....	Victoriaville, Que.....	2	200	00	40	00
Morrisette, C. E. Emile, Ltée.....	Quebec, Que.....	5	500	00	100	00
Malo, Edgar.....	Montreal, Que.....	1	100	00	20	00
Marineau, Henri.....	Viauville, Que.....	1	100	00	20	00
Marchand, Zéphirin & Fils.....	Trois-Rivières, Que.....	5	500	00	100	00
Marion, J. P.....	Montreal, Que.....	1	100	00	20	00
Massicotte, L.....	".....	2	200	00	40	00
McLaren, W. Frederick.....	".....	2	200	00	40	00
McLaren, R. W.....	".....	1	100	00	20	00
Millette, Léonide.....	Rosemont, Que.....	5	500	00	100	00
Mercure, J. Rosario.....	Montreal, Que.....	1	100	00	20	00
Marchand, O.....	".....	1	100	00	20	00
Mageau, J. E.....	L'Epiphanie, Que.....	5	500	00	100	00
Marier, J. A.....	Montreal, Que.....	5	500	00	100	00
Martineau, J. B.....	Maisonneuve.....	4	400	00	80	00
Martineau, J. O.....	Montreal, Que.....	25	2,500	00	500	00
Marcoux, G.....	".....	5	500	00	100	00
Morin, Joseph.....	Quebec, Que.....	5	500	00	100	00
Martel, J. L. H., M.D.....	Montreal, Que.....	25	2,500	00	500	00
Marsh, Mrs. Annie M.....	Quebec, Que.....	5	500	00	100	00
Martineau, O.....	Montreal, Que.....	100	10,000	00	2,000	00
Normand, A. N.....	Montmagny, Que.....	10	1,000	00	200	00
Noel, L. O.....	Sherbrooke, Que.....	1	100	00	20	00
Normand & Légiaré.....	Montreal, Que.....	2	200	00	40	00
Normandin, Ovide.....	".....	50	5,000	00	1,000	00
Ouellette & St. Pierre.....	St. Lambert, Que.....	1	100	00	20	00
Préfontaine, Thos. Jr.....	Montreal, Que.....	10	1,000	00	200	00
Pariseau & Frère.....	".....	1	100	00	20	00
Parent, J. C.....	".....	10	1,000	00	200	00
Pichette, Alfred.....	".....	1	100	00	20	00
Paquette, Ferdinand.....	".....	2	200	00	40	00
Pepin, E. M. R.....	St. Basile, Co. Portneuf.....	2	200	00	40	00
Provost, J. L. M.....	Montreal, Que.....	5	500	00	100	00
Pauzé, Wilfrid H.....	Côte des Neiges.....	2	200	00	40	00
Pepin, D. E.....	Magog, Co. Stanstead.....	1	100	00	20	00
Presseau, J. A.....	Montreal, Que.....	1	100	00	20	00
Piché, J. G., M.D.....	".....	77	7,700	00	1,040	00
Prud'homme & Frère.....	Verdun, Que.....	1	100	00	20	00
Paradis & Boisvert.....	Montreal, Que.....	1	100	00	20	00
Perrault Printing Co.....	".....	1	100	00	20	00
Pouliot, Arthur.....	Quebec, Que.....	1	100	00	20	00
Panneton, E. F.....	Trois, Rivières, Que.....	4	400	00	80	00
Préfontaine, E. & Fils.....	Longueuil Que.....	5	500	00	100	00
Pagé, Philémon.....	Montreal, Que.....	7	700	00	140	00
Patenaude, Eugène.....	Outremont, Que.....	5	500	00	100	00
Paquette, Achille & Albert, Drs.....	Quebec, Que.....	30	3,000	00	600	00
Picotte, J. N., M.D.....	Montreal, Que.....	20	2,000	00	400	00
Papineau, G.....	Montreal, Que.....	5	500	00	100	00
Parker, W. H.....	Buckingham, Que.....	1	100	00	20	00
Peters, L. H., Ltd.....	Quebec, Que.....	1	100	00	20	00
Perras, O.....	Montreal, Que.....	1	100	00	20	00

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MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—Continued

LIST OF SHAREHOLDERS—Continued

Name	Address	No. of shares	Amount subscribed		Amount paid in cash	
			\$	cts.	\$	cts.
Papineau, Hormidas.....	Montreal, Que.....	1	100	00		20 00
Patenaude, O.....	".....	10	1,000	00		200 00
Paquin, J. H.....	Outremont, Que.....	5	500	00		100 00
Prévost, Adolphe.....	Montreal, Que.....	5	500	00		100 00
Picard, Léger.....	Quebec, Que.....	3	300	00		60 00
Phaneuf, Ed.....	Maisonneuve, Que.....	1	100	00		20 00
Pelletier, J.....	Montreal, Que.....	50	5,000	00		1,000 00
Phaneuf, J. E.....	St. Hughes, Que.....	10	1,000	00		200 00
Robin & Frères.....	Montreal, Que.....	2	200	00		40 00
Roberge, Jos.....	".....	2	200	00		40 00
Rhéaume, Joseph.....	Maisonneuve, Que.....	5	500	00		100 00
Roger, Alphée.....	Montreal, Que.....	1	100	00		20 00
Richard, Archibald.....	Maisonneuve, Que.....	1	100	00		20 00
Reed, Walter.....	L'Assomption, Que.....	1	100	00		20 00
Robillard, H.....	Montreal, Que.....	3	300	00		60 00
Richard, Elie.....	Quebec, Que.....	1	100	00		20 00
Robillard, Clément.....	Montreal, Que.....	100	10,000	00		2,000 00
Riopel, Edmond.....	".....	1	100	00		20 00
Rhéaume, Arthur.....	".....	2	200	00		40 00
Riberdy, J. A., M.D.....	La Tuque Falls, Que.....	10	1,000	00		200 00
Royal Toilet Service.....	Montreal, Que.....	6	600	00		120 00
Robin, L. E.....	".....	3	300	00		60 00
Rousseau, Alf.....	".....	1	100	00		20 00
Ready, Arthur.....	".....	10	1,000	00		200 00
Sarassin, Nap.....	".....	5	500	00		100 00
St. Amand, Joseph.....	".....	5	500	00		100 00
Sheppard, Jas. & Son.....	Sorel, Que.....	5	500	00		100 00
Saumure, Philippe.....	St. Jérôme, Que.....	5	500	00		100 00
Sauvageau, Urcisse.....	Montreal, Que.....	1	100	00		20 00
Sinnick, J. A.....	".....	5	500	00		100 00
Savard, Donat.....	Maisonneuve, Que.....	1	100	00		20 00
Sénécal & Quidoz.....	Ste. Thérèse, Que.....	2	200	00		40 00
Sicotte, Josephat.....	Maisonneuve Que.....	1	100	00		20 00
Standard Lime Co., Ltd.....	Joliette, Que.....	5	500	00		100 00
Simard, Maxime.....	Maisonneuve, Que.....	2	200	00		40 00
Strachan, James, Reg.....	Montreal, Que.....	5	500	00		100 00
Strachan, A. & L.....	".....	2	200	00		40 00
Séminaire St. Sulpice.....	".....	100	10,000	00		2,000 00
Surveyer, L. J. A.....	".....	10	1,000	00		200 00
Sauvé, Chs. M.V.....	St. Guillaume d'Upton.....	4	400	00		80 00
St. Pierre, J.C., M.D.....	Sherbrooke, Que.....	80	8,000	00		1,600 00
Tremblay, J. E.....	Montreal, Que.....	10	1,000	00		200 00
Robert, Dame E.....	".....	2	200	00		40 00
Tardif, O.....	Maisonneuve, Que.....	2	200	00		40 00
Tremblay, F.....	Montreal, Que.....	10	1,000	00		200 00
Tessier, Edouard.....	Maisonneuve, Que.....	10	1,000	00		200 00
Tardif, Wilfrid.....	Viauville, Que.....	30	3,000	00		600 00
The Standard Paper Box Co. Ltd.....	Montreal, Que.....	1	100	00		20 00
The King Paper Box Co., Ltd.....	Maisonneuve, Que.....	2	200	00		40 00
Tessier, H.....	Montreal, Que.....	5	500	00		100 00
The Tourville Lumber Mills Co.....	".....	10	1,000	00		200 00
The Victoria Clothing Co.....	Victoriaville, Que.....	1	100	00		20 00
The Canadian Rattan Chair Co., Ltd.....	".....	2	200	00		40 00
The Canada Mattress Mfg. Co.....	".....	3	300	00		60 00
The Canadian Blower and Forge Co.....	Kitchener, Ont.....	1	100	00		20 00
Tourigny & Marois.....	Quebec, Que.....	5	500	00		100 00
Terreau & Racine.....	".....	5	500	00		100 00
The Royal Paper Box Co.....	".....	5	500	00		100 00
Turmaine, Narcisse.....	Montreal, Que.....	1	100	00		20 00
Thériault, J. E.....	".....	50	5,000	00		1,000 00
Thouin, Gaspard.....	".....	75	7,500	00		1,500 00
Truchon, Henri.....	Montreal, Que.....	5	500	00		100 00
Trudeau, J. C. E.....	".....	20	2,000	00		400 00
Tourigny, Paul.....	Victoriaville, Que.....	8	800	00		160 00
Villeneuve, L. & Cie.....	Montreal, Que.....	10	1,000	00		200 00
Vaillancourt, B.....	".....	2	200	00		40 00
Vessot, S.....	Joliette, Que.....	10	1,000	00		200 00

SESSIONAL PAPER No. 8

MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—*Concluded*LIST OF SHAREHOLDERS—*Concluded*

Name	Address	No. of shares	Amount subscribed		Amount paid in cash	
			\$	cts.	\$	cts.
Viau, M. I. & Fils.....	St. Jérôme, Que.....	2	200	00	40	00
Varin, Victor.....	Montreal, Que.....	1	100	00	20	00
Vadeboncoeur, Edmond.....	".....	5	500	00	100	00
Vaillancourt, Louis.....	".....	1	100	00	20	00
Vézina, Chas., Enrg.....	Quebec, Que.....	2	200	00	40	00
Valois, J. J.....	Montreal, Que.....	5	500	00	100	00
Villeneuve, L.....	".....	10	1,000	00	200	00
Paradis, Vincent & Cie.....	".....	1	100	00	20	00
Villeneuve, J. Arthur.....	".....	80	8,000	00	1,600	00
Warwick Overall Co.....	Warwick, Co. Arthab'a.....	1	100	00	20	00
Welhelmy, D.....	Montreal, Que.....	1	100	00	20	00
Warren, Wilfrid.....	".....	20	2,000	00	400	00
Wayland, W. A.....	".....	5	500	00	100	00
Bélanger, L. J. O.....	".....	5	500	00	100	00
Carignan, J. Alex.....	Trois Rivières, Que.....	1	100	00	20	00
Fashion Craft Mfgs. Ltd.....	Montreal, Que.....	5	500	00	100	00
Grandbois, M. A., Enrg.....	St. Casimir, Que.....	10	1,000	00	200	00
Hamon & Hess.....	Montreal, Que.....	1	100	00	20	00
Ouimet, Honorat.....	Ste. Rose, Que.....	2	200	00	40	00
Quintal, Omer.....	Viauville, Que.....	5	500	00	100	00
Quebec Glove Leather Mfr.....	Limoilou, Que.....	1	100	00	20	00
Lapointe, Albert.....	".....	2	200	00	40	00
Canada Lime & Builders Supply Co.....	Montreal, Que.....	2	200	00	40	00
Thomson, W. H.....	Thurso, Que.....	5	500	00	100	00
Caron & Suprenant.....	Maisonneuve Que.....	1	100	00	20	00
Constantineau, Paul.....	Montreal, Que.....	5	500	00	100	00
Dagenais, H.....	".....	9	900	00	180	00
Hamelin, T.....	Trois Rivières, Que.....	5	500	00	100	00
Dupuis, J. N.....	Montreal, Que.....	51	5,100	00	1,020	00
Roberge, Melodie.....	Viauville.....	2	200	00	40	00
Lafontaine, J.....	Montreal, Que.....	1	100	00	20	00
Dupuis, Louis.....	".....	5	500	00	100	00
Bisaillon, Dame M. A. E. <i>et als.</i>	Montreal, Que.....	10	1,000	00	200	00
Giguère, Eudore.....	Lachine, Que.....	2	200	00	40	00
Gosselin, Dame Elmiere.....	Montreal, Que.....	1	100	00	20	00
Couture-Gingras, Mde. Sara.....	Quebec, Que.....	100	10,000	00	2,000	00
Normandin & Des Rosiers.....	Montreal, Que.....	10	1,000	00	200	00
Bouchard, Amédée, Enr.....	".....	2	200	00	40	00
Totals.....		5,000	500,000	00	99,500	00

12 GEORGE V, A. 1922

THE MOUNT ROYAL ASSURANCE COMPANY

LIST OF DIRECTORS—(As at Feb. 28, 1922)

Hon. H. B. Rainville, Pres.; Hon. Senator J. M. Wilson, Vice-Pres.; Neuville Belleau, Hon. J. L. Décarie, K.C., H. A. Ekers, Sir Lomer Gouin, P. Rainville, Hon. N. Pérodeau, M.L.C.; E. A. Ouimet.

LIST OF SHAREHOLDERS—(As at December 31, 1921)

Name	Address	Amount subscribed and paid in cash	
		\$	cts.
Beaubien, L. G. & Cie.....	Montreal.....	300	00
Beauchemin, L. J. O.....	".....	500	00
Beckit, O. G.....	".....	500	00
Begg, Herbert.....	Toronto, Ont.....	500	00
Belleau, Neuville.....	Quebec.....	1,500	00
Berger, Succ'n Chs.....	Montreal.....	500	00
Boisvert, J. H.....	Quebec.....	170	00
Cardinal, Succ'n J. T.....	Montreal.....	500	00
Caron, Rev. J. B. T.....	St-Maurice, P.Q.....	1,000	00
Chaput, C.....	Montreal.....	1,000	00
Charland, A.....	".....	400	00
Clément, J. E.....	".....	12,080	00
Copping, W. J.....	Joliette, P.Q.....	1,000	00
Clément, Succ'n J. E.....	Montreal.....	250	00
Cline Michael.....	Cornwall, Ont.....	100	00
D'Argencourt, L. O.....	Montreal.....	1,000	00
Décarie, Hon. J. L.....	".....	12,600	00
Décarie, Juliette Mme.....	".....	10,000	00
Douglas, J. R.....	Amherst, N.S.....	1,000	00
Dubuc, A.....	Montreal.....	100	00
Dufour, J.....	St. Moise, P.Q.....	100	00
Ekers, H. A.....	Montreal.....	3,750	00
Ethier, J.....	".....	1,000	00
Fiset, Succ'n Hon. J. B. R.....	Rimouski, P.Q.....	500	00
Fournier, J. E.....	Montreal.....	250	00
Gariépy, H.....	".....	200	00
Gélinas, A.....	Pointe aux Trembles, P.Q.....	500	00
Granger, Succ'n F. J.....	Montreal.....	500	00
Gouin, Sir Lomer.....	Quebec.....	1,750	00
Grothe, R. O. A. A. & L. E.....	Montreal.....	1,000	00
Harshaw, Archd. T.....	Napanee, Ont.....	100	00
Hudon, Marie Léa Cora.....	Waterloo, P.Q.....	500	00
La Communauté des Srs de la Visitation St. Marie.....	Ottawa, Ouest.....	500	00
Lamy, H.....	Montreal.....	500	00
Larue, L.....	".....	500	00
Lemieux, J. H.....	Outrement.....	250	00
Lespérance, A. P.....	Montreal.....	500	00
Letendre, J. B.....	".....	100	00
Lett, F. A.....	Barrie, Ont.....	500	00
Larivière, E.....	Longue-Pointe.....	500	00
Langlais, Mme H.....	Montreal.....	750	00
Mathieu, Succ'n J. B. E.....	".....	300	00
McAdam, Miss Joséphine C.....	Toronto, Ont.....	1,000	00
McKergow, Mrs. Laura Barrie.....	Montreal.....	250	00
McNally, Mrs. A.....	".....	2,750	00
Normandin, A.....	".....	2,000	00
Ouimet, E. A.....	".....	1,270	00
Ouimet, Succ'n Hon. J. A.....	".....	40	00
Ouimet, Berthe R. MMe.....	".....	10,000	00
Ouimet, Paul de R.....	".....	1,000	00
Paterson, M. E., Mrs.....	Toronto, Ont.....	500	00
Ouimet, Thérèse, épouse de Pierre Beullac.....	Montreal.....	260	00
Ouimet, Eugénie.....	".....	260	00
Ouimet, Marie.....	".....	260	00

SESSIONAL PAPER No. 8

THE MOUNT ROYAL ASSURANCE COMPANY—*Concluded*LIST OF SHAREHOLDERS—*Concluded*

Name	Address	Amount subscribed and paid in cash	
		\$	cts.
Quimet, Aldéric.....	Montreal.....	260	00
McGowan, W. J.....	".....	290	00
Johnson, Frs. E.....	London, England.....	30,000	00
Payne, Elford G.....	Hamilton, Ont.....	250	00
Perrin, P. J.....	Montreal.....	640	00
Pérodeau, Hon. N.....	".....	1,000	00
Pelletier, Hon. L. P.....	Quebec.....	1,750	00
Phelan, F. E.....	Montreal.....	100	00
Plouffe, H.....	".....	300	00
Philps, A.....	Huntingdon, P.Q.....	200	00
Rainville, H. F.....	Montreal.....	7,250	00
Rainville, Paul.....	".....	7,000	00
Rainville, Eugénie A.....	".....	5,000	00
Rainville, Hon. H. B.....	".....	80,610	00
Rainville, G. R.....	".....	1,660	00
Rogers, Douglas & Co. Ltd.....	Amherst, N.S.....	4,000	00
Rougier, P. V.....	Montreal.....	100	00
Séminaire de St-Sulpice.....	".....	6,850	00
Santoire, Philomene B. Santoïe.....	St. Chrysostome, P.Q..	500	00
Savard, Mme J. A.....	Montreal.....	50	00
Simard, A.....	".....	800	00
Thibaudeau, A.....	".....	100	00
Tremblay, W.....	".....	100	00
Trenholme, W. H.....	".....	100	00
Trudel, J. D.....	".....	250	00
Vaillancourt, J. A.....	".....	250	00
Vezina.....	Quebec, P.Q.....	1,000	00
Ward, Daisy Electra.....	Montreal.....	200	00
Wilson, Hon. J. M.....	".....	20,000	00
Total.....		250,000	00

THE MUTUAL FIRE ASSOCIATION OF CANADA, LIMITED.

LIST OF DIRECTORS—(As at Feb. 28, 1922).

H. W. Cameron, Pres.; J. W. Regan, Vice-Pres.; C. W. Gunning, Managing Director; C. S. Barss, S. P. Goudey.

12 GEORGE V, A. 1922

THE NORTH AMERICAN ACCIDENT INSURANCE COMPANY, MONTREAL, QUE.

DIRECTORS (As at Feb. 28, 1922.)

President, A. G. Copeland; Vice-President, 1st, P. W. Peacock, 2nd, J. P. Moore; John J. Garvan; W. J. Bloomfield; A. M. Eedy; R. D. Miller; C. J. Fleet; M. A. Phelan; W. S. Dresser.

LIST OF SHAREHOLDERS (As at Dec. 31, 1921.)

Name	Address	Amount subscribed for	Amount paid in cash
		\$ cts.	\$ cts.
Bloomfield, W. J.	Sydney, Australia	2,500 00	500 00
Copeland, A. G.	Montreal, Que.	2,500 00	500 00
Dresser, W. S.	Sherbrooke, Que.	2,500 00	500 00
Eedy, A. M.	Sydney, Australia	2,500 00	500 00
Fleet, C. J.	Montreal, Que.	2,500 00	500 00
Fleet, Robertson		2,500 00	500 00
Garvan, John J.	Sydney, Australia	281,400 00	86,133 29
Miller, R. D.	"	2,500 00	500 00
Moore, J. P.	Montreal, Que.	2,500 00	500 00
Peacock, P. W.	"	2,500 00	500 00
Phelan, M. A.	"	2,500 00	500 00
Total		306,400 00	91,133 29

THE NORTH EMPIRE FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at June 12, 1922.)

J. A. Thompson, Pres.; Geo. Weir, Vice-President; A. Power, T. H. Webb, F. W. Drewry, D. F. Coyle, C. A. Adamson and H. B. Thompson.

LIST OF SHAREHOLDERS—(As at June 12, 1922.)

Name	Address	Shares	Amount subscribed	Paid up
			\$ cts.	\$ cts.
Adamson, C. A.	Winnipeg	25	2,500 00	750 00
Alpine, J. C.	Joliet, Ill.	5	500 00	150 00
Chadwick, C. (Estate of)	Winnipeg	1	100 00	30 00
Chalmers, R. J.	Manitou, Man.	5	500 00	150 00
Church, E. J.	Winnipeg	5	500 00	150 00
Coyle, D. F.	Winnipeg	25	2,500 00	750 00
Drewry, F. W.	Winnipeg	25	2,500 00	750 00
Fellows, A.	Victoria	5	500 00	150 00
Kenny, J.	Victoria	8	800 00	240 00
London Guarantee & Accident Co., Ltd.	Toronto	6,594	659,400 00	197,820 00
McArthur, J. D.	Winnipeg	25	2,500 00	750 00
Platz, P. P.	Chicago, Ill.	1	100 00	30 00
Phillips, Alex.	Roland, Man.	12½	1,250 00	375 00
Phillips, L. H.	Cartwright, Man.	2½	250 00	75 00
Power, Alfred	Toronto	25	2,500 00	750 00
Shannon, J. P.	Saskatoon	5	500 00	150 00
Smith-Fess Agency	Winnipeg	2½	250 00	75 00
Thompson, J. A.	Winnipeg	25	2,500 00	750 00
Thompson, H. B.	Winnipeg	25	2,500 00	750 00
Wright, Mrs. L. E.	Folkstone, Eng.	7½	750 00	225 00
Weir, Geo.	Toronto	25	2,500 00	750 00
Webb, Harry T.	Winnipeg	25	2,500 00	750 00
Totals		6,879	687,900 00	206,370 00

SESSIONAL PAPER No. 8

THE NORTH WEST FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at February 12, 1922).

G. R. Crowe, President; G. V. Hastings, Vice-President; Thos. Bruce, Deputy Manager; W. R. Allan
G. F. Galt, J. S. Hough.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1921).

Name	Shares	Amount paid in cash
		\$ cts.
Thos. Bruce.....	15	600 00
G. R. Crowe.....	15	600 00
G. F. Galt.....	15	600 00
J. S. Hough.....	15	600 00
G. V. Hastings.....	15	600 00
Union Assurance Society, Ltd.....	2,410	96,400 00
W. R. Allan.....	15	600 00
Totals.....	2,500	100,000 00

THE OCCIDENTAL FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 22, 1922).

C. A. Richardson, Pres. and Mgr.; F. J. L. Harrison, Vice-Pres. and Secretary; S. E. Richards, W. A. T.
Sweatman, S. L. Cork.

LIST OF SHAREHOLDERS (As at Dec. 31, 1921).

Name	Address	Amount subscribed	Amount paid
		\$ cts.	\$ cts.
C. A. Richardson.....	Montreal, Que.....	2,500 00	1,000 00
F. J. L. Harrison.....	Winnipeg, Man.....	2,500 00	1,000 00
W. A. T. Sweatman.....	Winnipeg, Man.....	2,500 00	1,000 00
R. Campbell Estate (deceased).....	Winnipeg, Man.....	2,500 00	1,000 00
S. E. Richards.....	Winnipeg, Man.....	2,500 00	1,000 00
North British & Mercantile Insurance Co. Ltd.....	Edinburgh, Scot.....	485,050 00	194,200 00
H. W. Spicer.....	Grenfell, Sask.....	1,000 00	400 00
Geo. Powell.....	Grenfell, Sask.....	1,000 00	400 00
Totals.....		500,000 00	200,000 00

12 GEORGE V, A. 1922

THE PACIFIC COAST FIRE INSURANCE CO.

LIST OF DIRECTORS—(As at Feb. 1, 1922).

President, W. H. Malkin; Vice-President, J. B. Mathers; W. H. Ker; E. C. Knight; Chris Spencer; Robert Gelletley; T. A. Greer.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1921).

Name	Address	Amount subscribed	Amount paid
		\$	\$ cts.
Plaxton, H. E.....	Winnipeg, Man.....	900	900 00
Plaxton, John.....	Winnipeg, Man.....	500	500 00
Adams, Mary.....	Dartmouth, N.S.....	2,500	2,500 00
Evans, G. U.....	Halifax, N.S.....	500	500 00
Maritime Securities.....	Sydney, N.S.....	100	77 00
Palmer, J. E.....	Chemainus, B.C.....	2,000	2,000 00
Estate of El Martindale.....	Victoria, B.C.....	100	100 00
Baker, E. A.....	Winnipeg, Man.....	1,500	1,500 00
Boyce, B. F.....	Kelowna, B.C.....	1,600	1,600 00
Lewis, Wm. Estate.....	Courtney, B.C.....	1,000	1,000 00
Craig, E. M.....	Winnipeg, Man.....	500	500 00
Kingsley, Harry.....	Shawinigan, Lake B.C.....	500	500 00
Moir, Wm. Estate.....	Victoria, B.C.....	1,500	1,500 00
Carter, A.....	Dartmouth, N.S.....	200	200 00
Ross, Emma.....	Dartmouth, N.S.....	100	100 00
Young, Abram.....	Bridgetown, N.S.....	500	500 00
Danaher, E. G.....	Vancouver, B.C.....	800	800 00
MacDonald, D. D.....	Vancouver, B.C.....	100	100 00
Falls, Hugh.....	Ladner, B.C.....	1,000	1,000 00
Funk, E. H.....	Vancouver, B.C.....	1,000	790 00
Gillies, B. D.....	Vancouver, B.C.....	2,000	780 00
Colwill, R. J.....	Portage la Prairie, Man.....	500	135 00
Steele, Fredk.....	Saskatoon, Sask.....	200	52 00
Spencer, C.....	Vancouver, B.C.....	125	125 00
Ker, W. H.....	Vancouver, N.C.....	125	125 00
Mathers, J. B.....	Vancouver, B.C.....	125	125 00
Malkin, W. H.....	Vancouver, B.C.....	125	125 00
Greer, T. W.....	Vancouver, B.C.....	125	125 00
Gelletly, Robt.....	Vancouver, B.C.....	125	125 00
Knight, C. E.....	Vancouver, B.C.....	125	125 00
Century Insurance Co., Ltd.....	Edinburgh.....	599,325	533,771 90
Totals.....		619,800	552,280 90

SESSIONAL PAPER No. 8

THE PACIFIC MARINE INSURANCE COMPANY.

LIST OF DIRECTORS—(as at Feb. 21, 1922.)

L. H. Wright, President and Managing Director—L. G. McPhillips, Vice-President; G. E. Trorey, W. J. Taaffe and R. L. Reid, M. H. Leggatt, J. Rogers.

LIST OF SHAREHOLDERS—(As at December 31, 1921).

Name	Address	No. of shares	Amount subscribed		Amount paid in cash
			\$	cts.	\$ cts.
Adamson, J., Est. of.....	Vancouver, B.C.....	50	5,000 00		2,600 00
Arkley, A. S.....	Vancouver, B.C.....	5	500 00		260 00
Arkley, J. M.....	Vancouver, B.C.....	10	1,000 00		520 00
Berkinshaw, N. W.....	Vancouver, B.C.....	15	1,500 00		1,500 00
Bissett, D. C.....	Vancouver, B.C.....	25	2,500 00		1,300 00
Black, A. C.....	Vancouver, B.C.....	25	2,500 00		1,300 00
Charleson, P. W.....	Vancouver, B.C.....	25	2,500 00		2,500 00
Croucher, G. A.....	Grand Forks, B.C.....	15	1,500 00		780 00
Du Puy, C.....	Washington, D. C.....	20	2,000 00		1,040 00
Emmons, W. E.....	Vancouver, B.C.....	25	2,500 00		1,300 00
Erskine, A. B.....	Vancouver, B.C.....	50	5,000 00		2,600 00
Evans, F. G.....	Vancouver, B.C.....	5	500 00		260 00
Frederick, F. A.....	Seattle, Wash.....	12	1,200 00		600 00
Gilbert, J. P.....	Vancouver, B.C.....	5	500 00		200 00
Godson, C. A.....	Vancouver, B.C.....	25	2,500 00		1,300 00
Goldstein, Sara.....	Vancouver, B.C.....	25	2,500 00		1,300 00
Greer, J. H.....	Vancouver, B.C.....	5	500 00		260 00
Helliwell, J. F.....	Vancouver, B.C.....	25	2,500 00		1,300 00
Hendry, A. J.....	Vancouver, B.C.....	15	1,500 00		780 00
Hendry, J. A.....	Vancouver, B.C.....	10	1,000 00		520 00
Hendry, John, Est. of.....	Vancouver, B.C.....	20	2,000 00		2,000 00
Hammersley, A. St. G.....	Oxon, England.....	50	5,000 00		2,600 00
Hollyer, A. J.....	Sydney, N. S.....	25	2,500 00		1,300 00
Hunter, James.....	Victoria, B.C.....	5	500 00		260 00
James, W. A.....	Vancouver, B.C.....	50	5,000 00		2,600 00
Jones, Wynn.....	Vancouver, B.C.....	15	1,500 00		720 00
Ker, L. D.....	Victoria, B.C.....	24	2,400 00		1,260 00
Ker, R. H. B.....	Victoria, B.C.....	1	100 00		40 00
Kelly, Robert.....	Vancouver, B.C.....	5	500 00		260 00
Leggatt, M. H.....	Vancouver, B.C.....	40	4,000 00		1,600 00
Logan, J. J.....	Agassiz, B.C.....	25	2,500 00		1,300 00
Mackedie, G. M.....	Vancouver, B.C.....	125	12,500 00		6,500 00
Mackenzie, W. G.....	Vancouver, B.C.....	35	3,500 00		1,700 00
Malkin, W. H.....	Vancouver, B.C.....	175	17,500 00		9,100 00
MacLachlan, W. M.....	Vancouver, B.C.....	200	20,000 00		10,400 00
MacLachlan, W. M. (Trust).....	Vancouver, B.C.....	80	8,000 00		4,160 00
McKechnie, R. E.....	Vancouver, B.C.....	50	5,000 00		2,600 00
McPhillips, L. G.....	Vancouver, B.C.....	100	10,000 00		5,200 00
MacPherson, Mary.....	Vancouver, B.C.....	20	2,000 00		1,040 00
Neroutsos, C. D.....	Victoria, B.C.....	25	2,500 00		1,300 00
Pound, A. M.....	Vancouver, B.C.....	5	500 00		260 00
Pratt, H. L.....	Vancouver, B.C.....	5	500 00		200 00
Prentice, W.....	Glasgow, Scotland.....	50	5,000 00		2,600 00
Rand, C. D., Est. of.....	Vancouver, B.C.....	50	5,000 00		2,600 00
Roedde, G. A.....	Vancouver, B.C.....	25	2,500 00		1,300 00
Rogers, J.....	Vancouver, B.C.....	50	5,000 00		2,600 00
Reid, R. L.....	Vancouver, B.C.....	90	9,000 00		4,200 00
Reid, Lily M.....	Vancouver, B.C.....	10	1,000 00		1,000 00
Schooley, F. T.....	Vancouver, B.C.....	25	2,500 00		1,300 00
Stearman, W. C.....	Vancouver, B.C.....	20	2,000 00		920 00
Stuart Duff, J.....	Vancouver, B.C.....	50	5,000 00		2,600 00
Taaffe, W. J.....	Vancouver, B.C.....	125	12,500 00		6,500 00
Thomson, F. J.....	Vancouver, B.C.....	25	2,500 00		1,300 00
Thomson, E. A.....	Vancouver, B.C.....	50	5,000 00		2,600 00

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THE PACIFIC MARINE INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name	Address	No. of shares	Amount subscribed	Amount paid in cash
			\$ cts.	\$ cts.
Oxland, Geo.....	Vancouver, B.C.....	60	6,000 00	2,400 00
Trorey, Geo. E.....	Vancouver, B.C.....	125	12,500 00	6,500 00
Troupe, J. W.....	Victoria, B.C.....	50	5,000 00	2,600 00
Welsh, R. A.....	Bellingham, Wash.....	50	5,000 00	2,600 00
Wigham, F. H.....	Vancouver, B.C.....	75	7,500 00	3,900 00
Wilson, Annie.....	Vancouver, B.C.....	25	2,500 00	1,300 00
Wooton, T. H.....	Vancouver, B.C.....	5	500 00	260 00
Wright, L. H.....	Vancouver, B.C.....	2,610	261,000 00	135,660 00
Zan, M.....	Portland, Ore.....	2	200 00	200 00
Zan & Frederick.....	Seattle, Wash.....	1	100 00	100 00
Zan, Jewel Spencer.....	Portland, Ore.....	10	1,000 00	400 00
Totals.....		5,055	505,500 00	264,060 00

PICTOU COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 20, 1922).

G. W. Thompson, Pres.; A. D. McKay, Vice-Pres.; J. R. Stalker, J. D. McKay, A. C. McDonald, Samuel Mackay, W. Weir, G. L. Sellers, A. R. Murray, Peter McInnes, R. Fullerton, John M. McIntosh, A. P. Semple, John R. Young, A. McG. Fraser.

THE PROTECTIVE ASSOCIATION OF CANADA.

LIST OF DIRECTORS—(As at Feb. 28, 1922.)

J. T. Farish, Pres.; E. E. Gleason, Vice-Pres. and Gen. Mgr.; J. G. Fuller, Secretary; W. D. Bradford; D. K. Cowley, M.D.; Geo. H. Sherwood; Nelson R. Mitchell.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1921.)

Name	Address	No. of shares	Amount subscribed	Amount paid in cash
			\$ cts.	\$ cts.
J. T. Farish.....	Granby, Que.....	110	11,000 00	7,700 00
Nelson Mitchell.....	".....	110	11,000 00	7,700 00
E. E. Gleason.....	".....	110	11,000 00	7,700 00
W. D. Bradford.....	".....	94	9,400 00	6,580 00
Jas. G. Fuller.....	".....	40	4,000 00	2,800 00
D. K. Cowley, M.D.....	".....	10	1,000 00	700 00
Geo. H. Sherwood.....	Montreal.....	26	2,600 00	1,820 00
Totals.....		500	50,000 00	35,000 00

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QUEBEC FIRE ASSURANCE CO., QUEBEC.

LIST OF DIRECTORS—(As at Feb. 28, 1922.)

President, E. G. Meredith; Vice-President, N. Garneau; J. T. Ross; E. Sword; W. A. Sims; A. Wright;
A. E. Blogg; Alex. MacLean; A. W. Blake; W. Thompson.

Name	Address	No. of shares	Amount subscribed		Amount paid in cash	
			\$	cts.	\$	cts.
A. W. Blake.....	Vancouver, B.C.....	10	450	00	250	00
A. E. Blogg.....	Toronto, Ont.....	10	450	00	250	00
N. Garneau.....	Quebec, P.Q.....	10	450	00	250	00
Alex. MacLean.....	Toronto, Ont.....	10	450	00	250	00
London & Lancashire Insurance Co., Ltd.....	Liverpool, Eng.....	4,900	220,500	00	122,500	00
Wm. A. Sims.....	Brampton, Ont.....	10	450	00	250	00
Colin E. Sword.....	Montreal, P.Q.....	10	450	00	250	00
Alfred Wright.....	Toronto, Ont.....	10	450	00	250	00
E. G. Meredith.....	Quebec, P.Q.....	10	450	00	250	00
J. T. Ross.....	Quebec, P.Q.....	10	450	00	250	00
Wm. Thompson.....	Vancouver, P.Q.....	10	450	00	250	00
Totals.....		2,250	225,000	00	125,000	00

THE RELIANCE INSURANCE COMPANY OF CANADA

LIST OF DIRECTORS—(As at Feb. 27, 1922.)

Edward Milligan, Pres.; E. V. Chaplin, Vice-Pres.; J. W. Tatley, Vice-Pres. and Manager; W. A. Ralston; Hon. J. P. B. Casgrain; E. R. Décarv; Lt.-Col. R. L. H. Ewing, D.S.O., M.C.; Major W. Molson; Lt.-Col. R. Starke; Geo. M. Lovejoy; T. C. Temple; J. B. Knox; G. C. Long, Jr.

LIST OF SHAREHOLDERS (As at Dec. 31, 1921).

Name	Address	Amount subscribed		Amount paid in cash	
		\$	cts.	\$	cts.
W. Molson.....	Montreal.....	2,500	00	500	00
W. A. Ralston.....	".....	2,500	00	500	00
Senator J. P. B. Casgrain.....	".....	2,500	00	500	00
E. V. Chaplin.....	Hartford, Conn.....	2,500	00	500	00
E. R. Décarv.....	Montreal.....	2,500	00	500	00
Royal L. R. Ewing.....	".....	2,500	00	500	00
J. B. Knox.....	Hartford, Conn.....	2,500	00	500	00
G. C. Long, Jr.....	".....	2,500	00	500	00
G. M. Lovejoy.....	".....	2,500	00	500	00
E. Milligan.....	".....	2,500	00	500	00
Robert Starke.....	Montreal.....	2,500	00	500	00
J. W. Tatley.....	".....	2,500	00	500	00
Phoenix Securities Co.....	".....	967,500	00	193,500	00
T. C. Temple.....	Hartford, Conn.....	2,500	00	500	00
Totals.....		1,000,000	00	200,000	00

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SCOTTISH CANADIAN ASSURANCE CORPORATION, TORONTO, ONT.

LIST OF DIRECTORS (As at Feb. 27, 1922.)

President, Col. J. F. Michie; Vice-President, R. S. Waldie; Manager, Thos. H. Hall; W. A. Barrington;
 Geo. W. Howland; J. A. Macintosh, K.C.; F. Richardson; F. Norie-Miller; S. Norie-Miller.

LIST OF SHAREHOLDERS (As at Dec. 31, 1921.)

Names of Shareholders	Residence	Amount subscribed for	Amount paid in cash.
		\$ cts.	\$ cts.
The General Accident Fire & Life Assurance Corporation, Limited.....	Perth, Scotland.....	727,500 00	145,500 00
R. S. Waldie.....	Toronto.....	2,500 00	500 00
Col. J. Forbes Michie.....	".....	2,500 00	500 00
Frederick Richardson.....	Philadelphia, Pa.....	2,500 00	500 00
Geo. W. Howland.....	Toronto.....	2,500 00	500 00
J. A. Macintosh, K.C.....	".....	2,500 00	500 00
Thos. H. Hall.....	".....	2,500 00	500 00
W. A. Barrington.....	".....	2,500 00	500 00
F. Norie-Miller.....	Perth, Scotland.....	2,500 00	500 00
Capt. S. Norie-Miller, M.C.....	".....	2,500 00	500 00
Totals.....	750,000 00	150,000 00

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THE WESTERN ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 28, 1922.)

W. B. Meikle, Pres.; W. M. Cox, Vice-Pres.; Sir John Aird; Robert Bickerdike, (Montrea), Lt.-Col. Henry Brock; Alfred Cooper, (London, Eng.); H. C. Cox; John H. Fulton; D. B. Hanna; Miller Lash; Geo. A. Morrow, Major-Gen. Sir Henry Pellatt, C.V.O.; E. R. Wood.

LIST OF HOLDERS OF PREFERENCE STOCK—(As at Dec. 31, 1921.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Aird, John Sir.....	Toronto, Ont.....	250	5,000 00	5,000 00
Anderson, Mrs. Maggie A.....	Baltimore, Md.....	40	800 00	800 00
Bickerdike, Robert.....	Montreal, Que.....	1,250	25,000 00	25,000 00
Brock, Lt.-Col. Henry.....	Toronto, Ont.....	1,000	20,000 00	20,000 00
Brock, Reginald A.....	Montreal, Que.....	1,000	20,000 00	20,000 00
Brock, Miss Anna L.....	Toronto, Ont.....	1,000	20,000 00	20,000 00
Brock, Miss Margaret G.....	".....	1,000	20,000 00	20,000 00
Brock, Miss Muriel L.....	".....	1,000	20,000 00	20,000 00
Cameron, D. A. in trust.....	".....	1,000	20,000 00	20,000 00
Cameron, D. A.....	".....	22,250	445,000 00	445,000 00
Canada Securities and Land Corp'n, Ltd.	Toronto, Ont.....	8,000	160,000 00	160,000 00
Carpenter, Mrs. Alice B.....	Wakefield, Mass.....	100	2,000 00	2,000 00
Carpenter, Geo. O.....	St. Louis, M.O.....	100	2,000 00	2,000 00
Central Canada Loan and Savings Co....	Toronto, Ont.....	4,945	98,900 00	98,900 00
Daly, Miss Mary C.....	Halifax, N.S.....	50	1,000 00	1,000 00
Donnelly, W. J.....	Baltimore, Md.....	60	1,200 00	1,200 00
DuBois, Mrs. Clara.....	Montclair, N.J.....	63	1,260 00	1,260 00
Frank & DuBois.....	New York, N.Y.....	187	3,740 00	3,740 00
Gold, James.....	London, Eng.....	37	740 00	740 00
Gower, E. P. and Purdy, G. T.....	Toronto.....	750	15,000 00	15,000 00
Gruntrum, L. E.....	Cincinnati, Ohio.....	40	800 00	800 00
Hammond, H.C., Exrs. estate.....	Toronto, Ont.....	700	14,000 00	14,000 00
Hoskin, John, K.C., LL. D., estate of....	".....	1,250	25,000 00	25,000 00
Lash, Miller.....	".....	250	5,000 00	5,000 00
Osler, Hammond & Nanton.....	Winnipeg, Man.....	300	6,000 00	6,000 00
Perrin, Mrs. Miney.....	New York, N.Y.....	250	5,000 00	5,000 00
Smith, Davis & Co.....	Buffalo, N.Y.....	211	4,220 00	4,220 00
Smith, F. J. D.....	Newtonbrook, Ont.....	40	800 00	800 00
Toronto Gen'l. Trusts Corp'n. exors. estate J. Kerr Osborne.....	Toronto, Ont.....	2,500	50,000 00	50,000 00
Wood, E. R.....	".....	377	7,540 00	7,540 00
Totals.....		50,000	1,000,000 00	1,000,000 00

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THE WESTERN ASSURANCE COMPANY—Continued

LIST OF SHAREHOLDERS—Continued.

LIST OF HOLDERS OF COMMON STOCK—(As at Dec. 31, 1921.)

Name	Address	No. of shares	Amount subscribed		Amount paid in cash	
			\$	cts.	\$	cts.
Acres, Mrs. Annie J.	St. Catharines, Ont.	20	400	00	400	00
Adams, Mrs. Catherine.	Montreal, Que.	22	440	00	440	00
Adams, Miss Ethel.	"	11	220	00	220	00
Adamson, W. H.	Toronto, Ont.	10	200	00	200	00
Alexander, John Cameron.	Brighton, Eng.	35	700	00	700	00
Allan, Mrs. Elsie M.	Toronto, Ont.	100	2,000	00	2,000	00
Allison, Mrs. Mary.	Ayer's Cliff, Que.	20	400	00	400	00
Ardagh, H. G.	Toronto.	30	600	00	600	00
Ardern, William.	Calgary, Alta.	50	1,000	00	1,000	00
Arkell, F. Henry, (Miss Edith M. Arkell Executrix).	Toronto.	400	8,000	00	8,000	00
Armstrong, Mrs. F. J.	Toronto, Ont.	16	320	00	320	00
Arnoldi, Mrs. E. Louis.	"	55	1,100	00	1,100	00
Arnoldi, Gerald H.	"	2	40	00	40	00
Arnoldi, E. Telfer.	"	2	40	00	40	00
Arnoldi, Wm. C.	New York, N.Y.	2	40	00	40	00
Ayles, Miss Anna.	Vancouver, B.C.	12	240	00	240	00
Bailey, Mrs. P. L.	Minico, Ont.	20	400	00	400	00
Baillie, James E.	Toronto, Ont.	37	740	00	740	00
Bain, Mrs. Helen.	Dundas, Ont.	60	1,200	00	1,200	00
Bain, Miss Helen D.	"	50	1,000	00	1,000	00
Baines, Mrs. Mary L.	Toronto, Ont.	9	180	00	180	00
Baker, John T., exrs. estate.	New York, N.Y.	250	5,000	00	5,000	00
Ballantyne, W. L.	Glasgow, Scot.	24	480	00	480	00
Barker, Miss Lucy W.	Torrington, Conn.	16	320	00	320	00
Barker, Charles G.	Hamilton, Ont.	22	440	00	440	00
Barker, Mrs. Helen.	"	55	1,100	00	1,100	00
Barker, Miss Francis E.	"	22	440	00	440	00
Barker, Miss Florence I.	"	22	440	00	440	00
Barnet, Mrs. J. G.	Toronto, Ont.	150	3,000	00	3,000	00
Bassett, Miss Mary J. C.	Bowmanville, Ont.	20	400	00	400	00
Bate, T. B., exrs. estate.	St. Catharines, Ont.	100	2,000	00	2,000	00
Bate, W. T.	"	50	1,000	00	1,000	00
Bates, F. W.	London, E.C., Eng.	10	200	00	200	00
Battersby, C. (A. C. Clark, Sarnia, Ont., and H. C. P. Battersby, ex'rs. estate).	c/o H. C. P. Battersby, Port Dover, Ont.	26	520	00	520	00
Baxter, Dighton W.	Bedford Park, Ont.	10	200	00	200	00
Baxter, Dighton W., in trust.	"	100	2,000	00	2,000	00
Bean, Rev. W. H. (Mary Anna Bean, executrix estate).	Yonkers, N.Y.	36	720	00	720	00
Beatty, Mrs. Edith A.	Toronto, Ont.	58	1,160	00	1,160	00
Beatty, Mrs. Margaretta E.	"	25	500	00	500	00
Beemer, Miss Clara.	"	14	280	00	280	00
Beemer, Frank M. D.	Vittoria, Ont.	8	160	00	160	00
Beemer, Miss Kate A.	Toronto, Ont.	35	700	00	700	00
Beeson, Mrs. Mary W.	Colorado Springs, Col.	16	320	00	320	00
Bell-Irving, J. J.	Kelso, Scotland.	400	8,000	00	8,000	00
Bennett, Mrs. Constance E.	Thetford, Que.	23	460	00	460	00
Bickerdike, Robert.	Montreal, Que.	1,105	22,100	00	22,100	00
Biggs, Mrs. Gertrude L.	Toronto, Ont.	53	1,060	00	1,060	00
Blake, Mrs. M. N.	Winnipeg, Man.	50	1,000	00	1,000	00
Blake, Arthur W.	Winnipeg, Man.	50	1,000	00	1,000	00
Blaker, Rev. C. R. (Mrs. C. R. Blaker and E. H. Blaker, exrs. estate).	Chichester, Eng.	50	1,000	00	1,000	00
Blaker, E. H.	Northgate, Chichester, Sussex, Eng.	200	4,000	00	4,000	00
Blaker, H. M.	The Wallands, Lewes, Sussex, Eng.	4	80	00	80	00
Blaker, H. M. and E. H., exrs. est. M. S. Blaker.	The Wallands, Lewes, Sussex, Eng.	20	400	00	400	00
Blaker, Reginald.	"	12	240	00	240	00
Blossom, George W.	Chicago, Ill.	125	2,500	00	2,500	00
Bond, J. M. (D. T. Symons, exr. estate).	Toronto, Ont.	38	760	00	760	00

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THE WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Bond, W. George.....	Guelph, Ont.....	20		400 00		400 00
Boswell, Mrs. Charlotte.....	Banff, Alta.....	100	2,000	00	2,000	00
Boyd, Ernest B.....	New York, N. Y.....	125	2,500	00	2,500	00
Boyd, Mrs. Ida I.....	Toronto, Ont.....	20		400 00		400 00
Brereton & Co., H. R.....	Toronto, Ont.....	1		20 00		20 00
British America Ass'ce. Co.....	".....	7,422	148,440	00	148,440	00
Brock, Henry, Lt. Col.....	".....	323	6,460	00	6,460	00
Brock, Reginald A.....	Montreal, Que.....	71	1,420	00	1,420	00
Brock, Miss Anna L.....	Toronto, Ont.....	71	1,420	00	1,420	00
Brock, Miss Margaret G.....	".....	71	1,420	00	1,420	00
Brock, Miss Muriel L.....	".....	71	1,420	00	1,420	00
Brown, Mrs. Cornelia C.....	Owen Sound, Ont.....	250	5,000	00	5,000	00
Brown, Gordon.....	Toronto.....	10		200 00		200 00
Brown, Edward B. (exr. estate Mrs. Diana Betley).....	Toronto, Ont.....	50	1,000	00	1,000	00
Brown, Robert S. (estate of).....	".....	50	1,000	00	1,000	00
Bruce, Robert.....	Pinner, Eng.....	70	1,400	00	1,400	00
Bryan, Mrs. J. C.....	St. Marys, Ont.....	10		200 00		200 00
Buckingham, Walter E., trustee.....	The Armstrong Trust, Guelph.....	10		200 00		200 00
Burder, R. H. R.....	Newick, Eng.....	750	15,000	00	15,000	00
Burder, Mrs. A. F.....	".....	52	1,040	00	1,040	00
Burns, Miss Jennie S.....	Port Elgin, Ont.....	100	2,000	00	2,000	00
Cable, Lord.....	London, Eng.....	250	5,000	00	5,000	00
Calvert, A. E., manager, and Chapman, G. L., Accountant in trust.....	Toronto, Ont.....	1,308	26,160	00	26,160	00
Cameron, Mrs. Annie.....	".....	40		800 00		800 00
Cameron, Mrs. Catherine.....	".....	6		120 00		120 00
Campbell, D. (W. J. Campbell, ex'r. estate).....	Truimansburg, N. Y.....	47	940	00	940	00
Campbell, Mrs. Eleanor.....	Stonewall, Man.....	25	500	00	500	00
Campbell, Mrs. Mary.....	Collingwood, Ont.....	20	400	00	400	00
Carr, Mrs. E. G.....	Toronto, Ont.....	18	360	00	360	00
Carey, Wm. (Mrs. M. Carey exrs. estate).....	Hamilton.....	60	1,200	00	1,200	00
Carlyle, Mrs. W. D.....	Toronto.....	304	6,080	00	6,080	00
Carpenter, E. R. (Mrs. Louise N. Harper and Elihu Stewart, exrs. estate of).....	Collingwood, Ont.....	25	500	00	500	00
Carpenter, George O.....	St. Louis, Mo.....	125	2,500	00	2,500	00
Carpenter, H. S.....	Regina, Sask.....	25	500	00	500	00
Carpenter, Mrs. Alice B.....	Wakefield, Mass.....	125	2,500	00	2,500	00
Carpenter, E. M.....	Los Angeles, Cal.....	25	500	00	500	00
Carruthers, James.....	Montreal, Que.....	500	10,000	00	10,000	00
Cassels, Geo. H., Trustee est. of Alex- ander Manning.....	Toronto, Ont.....	400	8,000	00	8,000	00
Cawthra, Mrs. E. J. and W. H. Cawthra (in trust).....	".....	110	2,200	00	2,200	00
Cawthra, Mrs. E. J. (Estate of).....	".....	50	1,000	00	1,000	00
Cawthra, W. Herbert.....	".....	30	600	00	600	00
Central Canada Loan and Savings Co.....	".....	13,907	278,140	00	278,140	00
Champion, Charles (Brantford Trust Co., exrs. estate).....	Brantford, Ont.....	53	1,060	00	1,060	00
Chester, John George.....	Toronto, Ont.....	50	1,000	00	1,000	00
Chipman, Willis.....	".....	200	4,000	00	4,000	00
Churchill, F. W.....	Collingwood, Ont.....	25	500	00	500	00
Chute, Miss Eliza and Agnes (in trust).....	Toronto, Ont.....	15	300	00	300	00
Clark, Mrs. Janet.....	".....	50	1,000	00	1,000	00
Clutterbuck, Dr. H. E.....	".....	15	300	00	300	00
Clutterbuck, Mrs. M.....	".....	10	200	00	200	00
Coffee, J. F.....	".....	50	1,000	00	1,000	00
Coles, Ernest.....	Arnolds, Holmwood, Surrey, Eng.....	100	2,000	00	2,000	00
Colonial Investment and Loan Co.....	Toronto, Ont.....	300	6,000	00	6,000	00
Cooch, A. C.....	".....	30	600	00	600	00
Cook, J. L. (exrs. estate).....	".....	50	1,000	00	1,000	00

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THE WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Cooper, Alfred.....	London, Eng.....	250	5,000 00	5,000 00
Coulthard, M. A.....	Peterboro, Ont.....	10	200 00	200 00
Coutts, James.....	Ufford, Muskoka, Ont.....	50	1,000 00	1,000 00
Cox, H. C.....	Toronto, Ont.....	250	5,000 00	5,000 00
Craig, Rev. Robert J.....	Demorestville, Ont.....	4	80 00	80 00
Crocker, Sydney.....	Toronto, Ont.....	15	300 00	300 00
Crombie, Miss Jessie Ellise.....	Barnes Common England.....	22	440 00	440 00
Cronyn & Co., Edward.....	Toronto, Ont.....	2	40 00	40 00
Crosbie, C. A.....	Vancouver, B.C.....	25	500 00	500 00
Crosley, Varick C.....	Webster City, Iowa.....	25	500 00	500 00
Crosley, Geo. R. (trustee).....	Webster City, Iowa.....	50	1,000 00	1,000 00
Crowther, W. C.....	Toronto, Ont.....	40	800 00	800 00
Cryderman, J. H.....	Bowmanville, Ont.....	50	1,000 00	1,000 00
Cunningham, Mrs. Margaret.....	Guelph, Ont.....	222	4,440 00	4,440 00
Currie, Miss Louise S.....	Omemece, Ont.....	16	320 00	320 00
Dadson, Mrs. Amanda V. S. (estate).....	Buffalo, N.Y.....	100	2,000 00	2,000 00
Dalton, C. C.....	Toronto, Ont.....	575	11,500 00	11,500 00
Dalton, R. C.....	".....	5	100 00	100 00
Davidson, S. F. (J. C. and N. F. David- son, exrs. estate).....	".....	37	740 00	740 00
Davy, John.....	Cleveland, Ohio.....	5	100 00	100 00
DeGex, Leonard M.....	Prince Rupert, B.C.....	16	320 00	320 00
Demers, Mrs. A.....	Montreal, Que.....	10	200 00	200 00
Denny, John (W. A. Cameron and J. A. Worrell. exrs. estate).....	Toronto, Ont.....	100	2,000 00	2,000 00
Derry, Mrs. Margaret G.....	Edinburgh, Scotland.....	34	680 00	680 00
Des Voeux, H. J., Lt.-Col.....	Kelso, Scotland.....	10	200 00	200 00
Dewart, Mrs. E.....	Toronto.....	20	400 00	400 00
Dight, Norris (exrs. estate).....	Thedford, Ont.....	20	400 00	400 00
Dingman, Mrs. A. O.....	Toronto, Ont.....	25	500 00	500 00
Donnelly, Thos. (exrs. estate).....	Kingston, Ont.....	20	400 00	400 00
Douglas, Mrs. A. G.....	Chatham, Ont.....	18	360 00	360 00
DuBois, Cornelius.....	New York, N.Y.....	395	7,900 00	7,900 00
DuBois, Mrs. Clara.....	Montclair, N.J.....	290	5,800 00	5,800 00
Duff, Miss Marie E.....	Toronto, Ont.....	7	140 00	140 00
Duffet, Walter.....	".....	289	5,780 00	5,780 00
Duncanson & How (In trust).....	".....	25	500 00	500 00
Dunlop, Eliz. E., Guardian of Sarah Dunlop.....	Dallas, Tex.....	1	20 00	20 00
Dunlop, Mrs. Sarah.....	Woodstock, Ont.....	20	400 00	400 00
Dunn, Jesse W.....	Toronto, Ont.....	25	500 00	500 00
Dunnet, Mrs. Jessie.....	".....	75	1,500 00	1,500 00
Dupuis, Mrs. Annie.....	Kingston, Ont.....	20	400 00	400 00
Egleston, C. E.....	Detroit, Mich.....	9	180 00	180 00
Elliott, Miss Kate A.....	London, Ont.....	60	1,200 00	1,200 00
Ellis, Mrs. Mary E.....	Toronto, Ont.....	16	320 00	320 00
Emery, Misses Charlotte E. and Harriet M.....	".....	25	500 00	500 00
Farmer, Margaret.....	Ancaster, Ont.....	37	740 00	740 00
Farwell, Mrs. Laura B.....	Washington, D.C.....	70	1,400 00	1,400 00
Fauquier, G. E.....	Ottawa, Ont.....	250	5,000 00	5,000 00
Featherstonhaugh, J. E.....	Toronto, Ont.....	12	240 00	240 00
Featherstonhaugh, J. J.....	".....	12	240 00	240 00
Feeney, Farrel C.....	".....	10	200 00	200 00
Ferguson, G. Tower & Co.....	".....	10	200 00	200 00
Ferguson, Walter J. (estate of).....	New Orleans, La.....	20	400 00	400 00
Fernie, Mrs. D. M.....	Sussex, Eng.....	40	800 00	800 00
Fernie, W. J., Lieut.-Col.....	".....	360	7,200 00	7,200 00
Fernie, W. K.....	Thornton, Hough, Eng.....	50	1,000 00	1,000 00
Ferrier, Miss Annie.....	Orangeville, Ont.....	13	260 00	260 00
Field, Henry M.....	Toronto, Ont.....	10	200 00	200 00
Fisher, A. B.....	Toronto, Ont.....	50	1,000 00	1,000 00
Fisher, Thos. F.....	Buffalo, N.Y.....	50	1,000 00	1,000 00
Fitton, Cecil H.....	} Trustees..... Brantford, Ont.....	10	200 00	200 00
Fitton, Minnie.....				
Fitton, Horace W.....				
Fitton, H. W.....		8	160 00	160 00
Fitzgerald, William.....	Unknown.....	5	100 00	100 00

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THE WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Flavelle, Sir Joseph Bart.....	Toronto, Ont.....	50	1,000 00	1,000 00
Forbes, Geo. D.....	Hespeler, Ont.....	52	1,040 00	1,040 00
Forbes, Geo. D., and J. J. Shaw (in trust)	".....	52	1,040 00	1,040 00
Forbes, Geo. D., and J. J. Shaw (in trust)	".....	52	1,040 00	1,040 00
Forbes, Geo. D., and J. J. Shaw (in trust)	".....	52	1,040 00	1,040 00
Forster, J. W. L.....	Toronto, Ont.....	10	200 00	200 00
Foster, C. C.....	".....	10	200 00	200 00
Foster, Ethel A. G.....	".....	13	260 00	260 00
Foster, Harold W. A.....	".....	13	260 00	260 00
Fox, G. W.....	Liverpool, Eng.....	92	1,840 00	1,840 00
Frank, Emil H., estate of.....	Brooklyn, N.Y.....	380	7,600 00	7,600 00
Frank George S.....	New York, N.Y.....	60	1,200 00	1,200 00
Frink, H. W.....	St. John, N.B.....	25	500 00	500 00
Frink, R. W. W., estate of.....	".....	250	5,000 00	5,000 00
Fullard, R. J. B.....	Brandon, Man.....	5	100 00	100 00
Fulton, John H.....	New York, N.Y.....	250	5,000 00	5,000 00
Fulton, R. R. (exrs. estate).....	Toronto, Ont.....	6	120 00	120 00
Gamble, Mrs. Matilda.....	".....	57	1,140 00	1,140 00
Gamsby, Mrs. Rosa A. B.....	Oscala, Fla.....	96	1,920 00	1,920 00
Garrett, Mrs. Minnie L.....	Kingston, Ont.....	25	500 00	500 00
Gash, Jane (exrs. estate).....	Toronto, Ont.....	50	1,000 00	1,000 00
Gash, N. B.....	".....	25	500 00	500 00
George, W. H.....	".....	5	100 00	100 00
Gibson, Lady Elizabeth M.....	Hamilton, Ont.....	100	2,000 00	2,000 00
Gill, Robert.....	Ottawa, Ont.....	20	400 00	400 00
Gilleland, L. J.....	Sturgeon Falls, Ont.....	10	200 00	200 00
Glover, Mrs. H. B. Q.....	Liverpool, Eng.....	50	1,000 00	1,000 00
Goad, C. E. (exrs. estate).....	Toronto, Ont.....	700	14,000 00	14,000 00
Gold, James.....	London, Eng.....	75	1,500 00	1,500 00
Gordon, William.....	Unknown.....	3	60 00	60 00
Gorham, Mrs. Helen D.....	Milton, Ont.....	12	240 00	240 00
Gould, Wm. D. jr., guardian of:— Wm. D. Gould, 3rd.....	Cambridge, M.D.....	1	20 00	20 00
Gould, J. F.....				
Gould, Rosabelle D.....				
Gould, Joseph W.....	Uxbridge, Ont.....	18	360 00	360 00
Gowans, John (exrs. estate).....	Toronto, Ont.....	150	3,000 00	3,000 00
Gower, E. P. and G. T. Purdy, in trust..	".....	2,200	44,000 00	44,000 00
Gould, Isaac J.....	Cupar, Sask.....	18	360 00	360 00
Graham, Sir John H. M., Bart.....	Glasgow, Scotland.....	250	5,000 00	5,000 00
Grant, Miss Aggie G.....	Toronto, Ont.....	72	1,440 00	1,440 00
Gould, Miss Mary and Alma M.....	Uxbridge, Ont.....	35	700 00	700 00
Grassett, Fred. LeM., M.D.....	Toronto, Ont.....	114	2,280 00	2,280 00
Gray, Wm.....	New York, N.Y.....	20	400 00	400 00
Gunn, Miss Tena.....	Toronto, Ont.....	25	500 00	500 00
Greenshields and Co.....	Toronto, Ont.....	100	2,000 00	2,000 00
Guntrum, L. E.....	Cincinnati, Ohio.....	50	1,000 00	1,000 00
Gzowski, Mrs. Vera M.....	Toronto, Ont.....	4	80 00	80 00
Hall, Bertha Mrs. A.....	Woodstock, Ont.....	40	800 00	800 00
Hamilton, Mrs. Alice M.....	Peterboro, Ont.....	22	440 00	440 00
Hanna, D. B.....	Toronto, Ont.....	250	5,000 00	5,000 00
Harper, Mrs. L. M. C.....	Kingston, Ont.....	25	500 00	500 00
Harrington, Fred.....	Toronto, Ont.....	19	380 00	380 00
Harrington, Mrs. Catherine.....	".....	1	20 00	20 00
Harrington, Miss Kate.....	".....	25	500 00	500 00
Harrington, Joseph.....	Jerseyville, Ont.....	37	740 00	740 00
Harrington, William.....	Ancaster, Ont.....	37	740 00	740 00
Harris, Trust, The.....	Brantford, Ont.....	50	1,000 00	1,000 00
Harris, A. B.....	Clarkson, Ont.....	22	440 00	440 00
Harris, Lloyd.....	Brantford, Ont.....	340	6,800 00	6,800 00
Harris, Mrs. Mary H. S. V.....	Clarkson, Ont.....	62	1,240 00	1,240 00
Harris, Miss Naomi M.....	".....	54	1,080 00	1,080 00
Harris, Miss Lucy L.....	Toronto, Ont.....	61	1,220 00	1,220 00
Harvey, Edmund.....	Guelph, Ont.....	7	140 00	140 00
Harvey, Mrs. Joanna L. (in trust).....	".....	10	200 00	200 00
Hastie, W. J.....	Toronto, Ont.....	25	500 00	500 00

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THE WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name	Address	No. of shares	Amount subscribed	Amount paid in cash
			\$ cts.	\$ cts.
Haszard, Horace.....	Charlottetown, P.E.I.....	50	1,000 00	1,000 00
Hay, E.....	Toronto, Ont.....	250	5,000 00	5,000 00
Hay, F. W., M.P.P.....	Listowel, Ont.....	25	500 00	500 00
Heakes, Rev. William.....	Lewiston, N.Y.....	40	800 00	800 00
Heape, Mrs. Barbara.....	North Wales, Eng.....	450	9,000 00	9,000 00
Heron & Co.....	Toronto, Ont.....	28	560 00	560 00
Heffernan, Miss M. C.....	".....	80	1,600 00	1,600 00
Heighington, Angus C., Trustee William Thompson Trust.....	".....	30	600 00	600 00
Henry, John (exrs. estate).....	".....	20	400 00	400 00
Hepburn, R. R.....	Gibson's Landing, B.C.....	5	100 00	100 00
Hewat, Miss Florence E.....	Halifax, N.S.....	20	400 00	400 00
Heyd, George D.....	Brantford, Ont.....	65	1,300 00	1,300 00
Hill, Lawrence R.....	Toronto, Ont.....	25	500 00	500 00
Hill, Mrs. Florence.....	".....	10	200 00	200 00
Hime, W. L. and W. M. (in trust).....	Kirkland, Wash.....	5	100 00	100 00
Hinde, George J., estate of.....	Street Somerset, Eng.....	750	15,000 00	15,000 00
Hirschberg, Mary.....	St. Louis, Mo.....	63	1,260 00	1,260 00
Hopkirk, Mrs. M. L.....	Toronto, Ont.....	50	1,000 00	1,000 00
Hobson, Mrs. Agnes.....	Guelph, Ont.....	60	1,200 00	1,200 00
Hobson, Mrs. R. M.....	Toronto, Ont.....	100	2,000 00	2,000 00
Hobson, J. Henry.....	Redcliffe, Dawlish, Eng.....	200	4,000 00	4,000 00
Hodgetts, G. H. and F. H. McVity (in trust)	Toronto, Ont.....	73	1,460 00	1,460 00
Hogg, Mrs. May Harvey and Gerard Lake Crole.....	Edinburgh, Scot.....	15	300 00	300 00
Holerof, H. S.....	Orillia, Ont.....	5	100 00	100 00
Hood, John (in trust).....	Toronto, Ont.....	25	500 00	500 00
Hooper, Chas. E. (exrs. estate), c/o Dr. E. M. Hooper.....	".....	13	260 00	260 00
Horne, Rev. H. R.....	".....	48	960 00	960 00
Horne, Miss Mary.....	Tillsonburg, Ont.....	14	280 00	280 00
Hornsby, Harry.....	Leamington, Eng.....	17	340 00	340 00
Hornsby, Mrs. Julia.....	Simcoe, Ont.....	11	220 00	220 00
Hoskin, John. K.C., L.L.D., estate of.....	Toronto, Ont.....	200	4,000 00	4,000 00
Hyslop, Harold.....	London, Eng.....	30	600 00	600 00
Hughes, Mrs. Jerusha D.....	Toronto, Ont.....	150	3,000 00	3,000 00
Ingles, Miss Annie.....	Dumfries, Scotland.....	10	200 00	200 00
Jacks, Mrs. Henrietta.....	Toronto, Ont.....	20	400 00	400 00
Jacks, Mrs. Kate.....	".....	8	160 00	160 00
Jacks, Price (exrs. estate).....	".....	144	2,880 00	2,880 00
Jackson, George J.....	Simcoe, Ont.....	10	200 00	200 00
Jackson, Alexander H.....	Buffalo, N.Y.....	10	200 00	200 00
Jackson, Walter William.....	Horton Lodge, Slough, Eng.....	20	400 00	400 00
Jackson, Mrs. Emma E.....	Scarboro, Ont.....	5	100 00	100 00
Jackson, Thompson.....	".....	20	400 00	400 00
Jager, A. N. R.....	Windermere, Eng.....	25	500 00	500 00
Jager, B. M.....	Oxton, Eng.....	50	1,000 00	1,000 00
Jarvis, Mrs. Jennie.....	Toronto, Ont.....	47	940 00	940 00
Johnston, James A. (exrs. estate).....	".....	50	1,000 00	1,000 00
Johnston, Miss Sidney M.....	Toronto, Ont.....	75	1,500 00	1,500 00
Jones, Grey.....	Oxton, Eng.....	10	200 00	200 00
Jones, Thomas E.....	Toronto, Ont.....	9	180 00	180 00
Jones, W. E.....	Liverpool, Eng.....	20	400 00	400 00
Keefe, W. Napier.....	Toronto, Ont.....	55	1,100 00	1,100 00
Keoh, Christopher I.....	Care of F. D. Hirschberg & Co., St. Louis, Mo.....	62	1,240 00	1,240 00
Keith, David S., estate of.....	Toronto, Ont.....	65	1,300 00	1,300 00
Kelly, A. E.....	".....	10	200 00	200 00
Kelley, W. C.....	West Summerland, B.C.....	30	600 00	600 00
Kennaway, Miss Gertrude E.....	Ottery, St. Marys, Devon- shire, Eng.....	27	540 00	540 00
Kennaway, Sir John (Bart.).....	Ottery, St. Marys, Devon- shire, Eng.....	150	3,000 00	3,000 00
Kennedy, Miss Belle H.....	San Francisco, Cal.....	1	20 00	20 00
Kennedy, Miss Grace M.....	".....	1	20 00	20 00

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THE WESTERN ASSURANCE COMPANY—Continued

LIST OF SHAREHOLDERS—Continued

Name	Address	No. of shares	Amount subscribed	Amount paid in cash
			\$ cts.	\$ cts.
Kennedy, Mrs. Ida M.	Agincourt, Ont.	15	300 00	300 00
Kennedy, Wm. B., M.D.	Guelph, Ont.	32	640 00	640 00
Kenney, John and Clara	Lindsay, Ont.	75	1,500 00	1,500 00
Kenny, J. J. (exrs. estate)	Care of Mrs. P. L. Bailey, Mimico, Ont.	89	1,780 00	1,780 00
Kent, Mrs. Caroline	Toronto, Ont.	1,500	30,000 00	30,000 00
Ketcheson, H. F.	Belleville, Ont.	3	60 00	60 00
Kirkpatrick, Chas. Stafford	Kingston, Ont.	5	100 00	100 00
Kirkpatrick, Herbert Rutherford	Toronto, Ont.	5	100 00	100 00
Kirkpatrick, Henrietta Helen	"	5	100 00	100 00
Kirkpatrick, Annie Kathleen	Toronto, Ont.	5	100 00	100 00
Kirkpatrick, Mrs. Harriet B.	Kingston, Ont.	41	820 00	820 00
Kiely, William G.	Toronto, Ont.	44	880 00	880 00
Kiely, Maurice M.	"	44	880 00	880 00
Knight, Edward	Rotterdam, Holland	20	400 00	400 00
Knox, Mrs. Leonora J.	Toronto, Ont.	6	120 00	120 00
Knox, William	"	6	120 00	120 00
Knowles, Dr. Mary G.	Philadelphia, Pa.	12	240 00	240 00
Laird, Mrs. Mary	Toronto, Ont.	34	680 00	680 00
Lamey, H. T.	Denver, Col.	125	2,500 00	2,500 00
Lamond, Mrs. M. L. A.	Richmond, Surrey, Eng.	50	1,000 00	1,000 00
Langley, H. George	Toronto, Ont.	35	700 00	700 00
Langrish, W. J.	London, E.C., Eng.	10	200 00	200 00
Larway, Mrs. M. E.	Birchcliffe, Ont.	7	140 00	140 00
Larkin, Miss Annie T.	St. Catharines, Ont.	20	400 00	400 00
Larkin, Miss Maria E.	"	20	400 00	400 00
Larkin, Mrs. Ellen M.	"	20	400 00	400 00
Lash, Z. A., K.C., LL.D. (estate of)	Toronto, Ont.	34	680 00	680 00
Lash, Miller	"	200	4,000 00	4,000 00
Lash-Miller, Mrs. P. C.	"	30	600 00	600 00
Latta, James G.	Ayrshire, Scotland	130	2,600 00	2,600 00
Law, William	Glasgow, Scotland	72	1,440 00	1,440 00
Lawrence, G. W. (exrs. estate)	Care of W. N. Lawrence, Stratford, Ont.	55	1,100 00	1,100 00
Lawrence, William	Stratford, Ont.	50	1,000 00	1,000 00
Laycock, O. S.	Buffalo, N. Y.	50	1,000 00	1,000 00
Leggatt, Catherine M.	Montreal, Que.	50	1,000 00	1,000 00
Leggatt, John	Hamilton, Ont.	50	1,000 00	1,000 00
Leggatt, Mathew H.	Vancouver, B.C.	50	1,000 00	1,000 00
Leggatt, William	Montreal, Que.	50	1,000 00	1,000 00
Lee, Frank P. (estate of)	Toronto, Ont.	25	500 00	500 00
Lipscomb, H. J. (exrs. estate)	"	50	1,000 00	1,000 00
Little, Rev. James (S. T. D.)	Belfast, Ireland	250	5,000 00	5,000 00
Little, Dr. L. S. (Rosetta Annie Little and Chas. Jas. Colbrooke Little, exrs. estate)	The Roughets, White- hill, Bletchingley, Sur- rey, Eng.	20	400 00	400 00
Locke, J. T.	J. T. Locke & Co., Tor- onto, Ont.	10	200 00	200 00
Long, Mrs. Elizabeth	Toronto, Ont.	178	3,560 00	3,560 00
Long, F. S.	London, Eng.	2	40 00	40 00
Logan, F. G.	Care of James Lumbers & Co., Toronto, Ont.	45	900 00	900 00
Loucks, Mrs. Harriett	Winnipeg, Man.	6	120 00	120 00
Ludlow, Mrs. Ethel L.	Los Angeles, Cal.	6	120 00	120 00
Lyons, Miss Antonia E.	Malva, Ont.	12	240 00	240 00
Macdonald, Mrs. Alice	Guelph, Ont.	12	240 00	240 00
Macdonald, Mrs. Sarah M.	Toronto, Ont.	12	240 00	240 00
MacGillivray, Clara D., Mrs.	Kingston, Ont.	22	440 00	440 00
MacMahon, H. P.	London, Ont.	100	2,000 00	2,000 00
MacMillan, Miss Mary	Orillia, Ont.	7	140 00	140 00
MacPherson, Miss Katherine L.	Montreal, Que.	12	240 00	240 00
MacPherson, Gilbert G.	Rochester, N.Y.	50	1,000 00	1,000 00
Maddison, Mrs. E. A. (in trust)	Toronto, Ont.	11	220 00	220 00
Mahony, Mrs. M. E.	Oakville, Ont.	5	100 00	100 00
Mann, John, Sir K. B. E.	London, Eng.	36	720 00	720 00
Mann, Ludovic McL.	Glasgow, Scot.	72	1,440 00	1,440 00

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THE EWSTERN ASSURANCE COMPANY—Continued

LIST OF SHAREHOLDERS—Continued

Name	Address	No. of shares	Amount subscribed		Amount paid in cash	
			\$	cts.	\$	cts.
Manning, Mrs. Louise McDonald	New York, N. Y.	25	500	00	500	00
Manitoba College	Winnipeg, Man.	105	2,100	00	2,100	00
Marks, A. H. Selwyn	Toronto, Ont.	5	100	00	100	00
Marriott, Charles	Toronto, Ont.	100	2,000	00	2,000	00
Martin, Percy	Vancouver, B.C.	5	100	00	100	00
Martin, Thomas B. (trustee)	MacLeod, Alta.	40	800	00	800	00
Massey, Mrs. E. M.	London, Eng.	2	400	00	40	00
Masson, Wm. (exrs. estate)	Toronto, Ont.	122	2,440	00	2,440	00
Mason, Mrs. Emily	Wexford, Ont.	6	120	00	120	00
Maughan, Mrs. Fanny	"	18	360	00	360	00
Meikle, W. B.	"	1,112	22,240	00	22,240	00
Meikle, Mrs. W. B. (Beatrice)	"	400	8,000	00	8,000	00
Meikle, W. B. (in trust)	"	318	6,360	00	680	00
Merrill, A. D.	Tillsonburg, Ont.	25	500	00	500	00
Metcalfe, Mrs. Emma	Grimsby, Ont.	35	700	00	700	00
Miles, Rev. J.	Suffolk, Eng.	2	40	00	40	00
Miles, Wm. Archie	London, Eng.	347	6,940	00	6,940	00
Millford, George	Owen Sound, Ont.	200	4,000	00	4,000	00
Miller, Mrs. Elizabeth A.	Toronto, Ont.	16	320	00	320	00
Miller, R. S., (exrs. estate)	Unknown	8	160	00	160	00
Mills, Jesse S.	Toronto, Ont.	10	200	00	200	00
Minty, Gilbert, Est. of	"	5	100	00	100	00
Moran, William J.	Winnipeg, Man.	50	1,000	00	1,000	00
Morine, Horace A.	Toronto, Ont.	14	280	00	280	00
Morgan, Miss M. Hope	"	4	80	00	80	00
Morgan, Miss F.	"	4	80	00	80	00
Morren, E. W. S.	New York, N.Y.	5	100	00	100	00
Morrison, Angus, (exrs. estate)	Toronto, Ont.	25	500	00	500	00
Morrow, George A.	"	437	8,740	00	8,740	00
Morrow, W. G.	Peterboro, Ont.	219	4,380	00	4,380	00
Morse, Mrs. F. B.	Toronto, Ont.	2	40	00	40	00
Mummford, Fannie R.	Montreal, Que.	12	240	00	240	00
Munro, Alexander	Toronto, Ont.	2	40	00	40	00
Murray, George (Est. of)	Chicago, Ill.	400	8,000	00	8,000	00
McAllen, George H.	Montreal, Que.	25	500	00	500	00
McCallum, W. R.	London, Eng.	10	200	00	200	00
McCabe, J.	"	55	1,100	00	1,100	00
McCarthy, D. L.	Toronto, Ont.	100	2,000	00	2,000	00
McCalla, Mrs. W. J. (in trust)	St. Catharines, Ont.	2	40	00	40	00
McCuaig, Mrs. Matilda M.	Pictou, Ont.	100	2,000	00	2,000	00
McEwen, John	Vancouver, B.C.	15	300	00	300	00
McFiggins, Arthur J.	Fennella, Ont.	50	1,000	00	1,000	00
McGachen, Mrs. Gertrude	Quebec, Que.	5	100	00	100	00
McGill, Margaret, (exrs. estate)	Toronto, Ont.	15	300	00	300	00
McGill, Charles G.	"	12	240	00	240	00
McGee, Elizabeth, Mrs.	Ottawa, Ont.	255	5,100	00	5,100	00
McGillivray, Mrs. Helen	Whitby, Ont.	62	1,240	00	1,240	00
McIntosh, James I.	Guelph, Ont.	12	240	00	240	00
McIntyre, Vernard H.	Toronto, Ont.	10	200	00	200	00
McKeand, John	Liverpool, Eng.	20	400	00	400	00
McKeown, Miss Christina I.	Orangeville, Ont.	13	260	00	260	00
McLaren, Henry E.	Hamilton, Ont.	17	340	00	340	00
McLaren, Arch. K.	Seattle, Wash.	17	340	00	340	00
McLaren, George H., Dr.	Toronto, Ont.	17	340	00	340	00
McLaren, Mrs. E. M., Exec.	Hamilton, Ont.	17	340	00	340	00
McLaren, W. F.	"	17	340	00	340	00
McLean, E. L.	Toronto, Ont.	5	100	00	100	00
McLennan, Mrs. Elsie	"	34	680	00	680	00
McMurrich, Professor J. P.	"	86	1,720	00	1,720	00
McMurrich, George (estate)	"	220	4,400	00	4,400	00
McMurrich, Mrs. Minnie G.	Toronto, Ont.	40	800	00	800	00
McNamara, Thomas	Peterboro, Ont.	20	400	00	400	00
McTaggart, Miss Elizabeth	Toronto, Ont.	50	1,000	00	1,000	00
Naftel, Walter F. A.	Goderich, Ont.	5	100	00	100	00
Naftel, Miss Emily C. L.	"	5	100	00	100	00
Nairn, Alexander (estate)	Goderich, Ont.	30	600	00	600	00

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THE WESTERN ASSURANCE COMPANY—Continued

LIST OF SHAREHOLDERS—Continued

Name	Address	No. of shares	Amount subscribed	Amount paid in cash
			\$ cts.	\$ cts.
National Trust Co., Ltd. (estate H. C. Hammond).....	Goderich, Ont.....	125	2,500 00	2,500 00
National Trust Co., Ltd., in trust for Maud Mackenzie.....	".....	20	400 00	400 00
National Trust Co., Ltd., trustees for Jean Marjorie Wade.....	".....	14	280 00	280 00
Neeve, D. M. (in trust).....	Toronto, Ont.....	290	5,800 00	5,800 00
Neilson, Alexander.....	London, Eng.....	30	600 00	600 00
Neilson, Hugh.....	Toronto, Ont.....	100	2,000 00	2,000 00
Nelles, Mrs. Alice M.....	Guelph, Ont.....	6	120 00	120 00
Nelles, Mrs. B. H. G.....	Grimsby, Ont.....	5	100 00	100 00
Nevitt, Mrs. E. E.....	Toronto, Ont.....	25	500 00	500 00
Nicholson, E. A., (exrs. of the late).....	Lewes, Sussex, Eng.....	40	800 00	800 00
Nicholson, W. E.....	".....	80	1,600 00	1,600 00
Nicolai, Siegfried F.....	4 Josefplatz, Munich.....	16	320 00	320 00
Niehaus, Charles (estate).....	Toronto, Ont.....	125	2,500 00	2,500 00
Niven, J. K. (in trust).....	".....	60	1,200 00	1,200 00
Northern Life Assurance Co.....	London, Ont.....	250	5,000 00	5,000 00
Noxon, Mrs. Georgie E.....	Toronto, Ont.....	25	500 00	500 00
Oakshott, Elizabeth S.....	Montreal, Que.....	50	1,000 00	1,000 00
O'Brien, Mrs. Lillian E.....	Toronto, Ont.....	5	100 00	100 00
O'Flynn, Philo W.....	Madoc, Ont.....	63	1,260 00	1,260 00
O'Flynn, F. E.....	Belleville, Ont.....	62	1,240 00	1,240 00
O'Flynn, Mrs. Edith M.....	Toronto, Ont.....	170	3,400 00	3,400 00
O'Keefe, Mrs. Johanna.....	Chicago, Ill.....	27	540 00	540 00
O'Meara, Mrs. G. M.....	Quebec, Que.....	24	480 00	480 00
Oke, E. B.....	Toronto, Ont.....	20	400 00	400 00
Osler, Hammond & Nanton.....	Winnipeg, Man.....	375	7,500 00	7,500 00
Osborne, J. P.....	Beamsville, Ont.....	5	100 00	100 00
Oxnard, George A.....	Guelph, Ont.....	40	800 00	800 00
Pann, Mrs. E. J.....	Los Angeles, Cal.....	50	1,000 00	1,000 00
Parfitt, Albion.....	Toronto, Ont.....	50	1,000 00	1,000 00
Parker, Stephen J.....	Owen Sound, Ont.....	400	8,000 00	8,000 00
Parlane, W. A. (deceased).....	Collingwood, Ont.....	15	300 00	300 00
Paterson, Rev. T. W.....	Deer Park, Toronto.....	84	1,680 00	1,680 00
Paterson, Mrs. Florence.....	Toronto, Ont.....	12	240 00	240 00
Paton, Miss Jane (estate of).....	".....	50	1,000 00	1,000 00
Paton, John.....	Winnipeg, Man.....	60	1,200 00	1,200 00
Paton, Nigel F.....	Bombay, India.....	30	600 00	600 00
Patton, Jos. C., M.D.....	Toronto, Ont.....	155	3,100 00	3,100 00
Payne, Julian D., (exrs. estate).....	New Orleans, La.....	20	400 00	400 00
Pearson, F. S. (estate).....	New York, N.Y.....	1,250	25,000 00	25,000 00
Pellatt, Majr. General Sir Henry M., C.V.O.....	Toronto, Ont.....	304	6,080 00	6,080 00
Pennefather, Mrs. Edith A.....	Peterboro, Ont.....	22	440 00	440 00
Peine, Louis.....	New Hamburg, Ont.....	50	1,000 00	1,000 00
Pepper, Rev. John.....	Syracuse, N.Y.....	15	300 00	300 00
Perrin, Mrs. Miney.....	New York, N.Y.....	125	2,500 00	2,500 00
Perry, Miss Elizabeth.....	Toronto, Ont.....	27	540 00	540 00
Peterkin, W. M.....	".....	250	5,000 00	5,000 00
Peters, George.....	Peterboro, Ont.....	20	400 00	400 00
Peterson, Mrs. Margaret H.....	Winnipeg, Man.....	19	380 00	380 00
Phelps, E. S.....	Burlington, Iowa.....	50	1,000 00	1,000 00
Pipe, Harvey.....	Amherst, N.S.....	6	120 00	120 00
Poland, H. G.....	London, Eng.....	20	400 00	400 00
Pond, Horace H. T. & Ralph T. Westcott.....	London, Eng.....	200	4,000 00	4,000 00
Porter, John S.....	Toronto, Ont.....	30	600 00	600 00
Potts, James McC.....	Stirling, Ont.....	10	200 00	200 00
Powell, J. B., exrs. estate.....	Mayfield, Sussex, Eng.....	100	2,000 00	2,000 00
Powell, Rev. John J.H.U. Powell.....	".....	35	700 00	700 00
Pringle, Mrs. Sara J.....	Toronto, Ont.....	107	2,140 00	2,140 00
Provident Investment Co.....	".....	200	4,000 00	4,000 00
Proudfoot, William.....	Goderich, Ont.....	200	4,000 00	4,000 00
Radley, Mrs. Elizabeth J.....	Toronto, Ont.....	50	1,000 00	1,000 00
Ramsay, Douglas, M.....	Edinburgh Scot.....	68	1,360 00	1,360 00
Ramsay, James G.....	".....	68	1,360 00	1,360 00
Rance, Miss Eva Maud.....	Clinton, Ont.....	3	60 00	60 00
Rennie, Mrs. Mary Ann.....	Bromley, Kent, Eng.....	20	400 00	400 00
Rance, Mrs. Harriett, estate of.....	Clinton, Ont.....	50	1,000 00	1,000 00

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THE WESTERN ASSURANCE COMPANY—Continued

LIST OF SHAREHOLDERS—Continued

Name	Address	No. of shares	Amount subscribed	Amount paid in cash
			\$ cts.	\$ cts.
Richard, Alfred	Montreal, Que.	10	200 00	200 00
Richardson, Mrs. G. R.	Kingston, Ont.	2	40 00	40 00
Riddell, Dr. Andrew R.	Toronto, Ont.	80	1,600 00	1,600 00
Ridout, Percival F.	London, Eng.	55	1,100 00	1,100 00
Robert, E. A.	Montreal, Que.	250	5,000 00	5,000 00
Robertson, John A.	Toronto, Ont.	100	2,000 00	2,000 00
Robinson, Mrs. Elizabeth	"	60	1,200 00	1,200 00
Robinson, Mrs. Elizabeth (in trust)	"	4	80 00	80 00
Robinson, Sir Thomas B. and Lady Rosa Hannah Robinson	North Foreland, Broad- stairs, Kent, Eng.	100	2,000 00	2,000 00
Robson, J. S. M.	Penticton, B.C.	60	1,200 00	1,200 00
Rogers, Dr. J. M.	Ingersoll, Ont.	18	360 00	360 00
Roger, Mrs. Helen S.	Peterboro, Ont.	41	820 00	820 00
Rollo, Jennie S.	Chicago, Ill.	79	1,580 00	1,580 00
Rollo, W. F.	"	56	1,120 00	1,120 00
Ross, Alexander	Manchester, Eng.	4	80 00	80 00
Ross, Hon. A. M. (exrs. estate)	Toronto, Ont.	50	1,000 00	1,000 00
Ross, Mrs. E. Phoebe	Edmonton, Alta.	5	100 00	20 00
Routh, J. H. (exrs. estate)	Montreal, Que.	20	400 00	400 00
Rowlands, R. F.	Toronto, Ont.	10	200 00	200 00
Royal Trust Company	Montreal, Que.	333	6,660 00	6,660 00
Royal Trust Co. (Exrs. Estate Miss Emma King)	Quebec, Que.	20	400 00	400 00
Rumsey, C. S. (exrs. estate)	St. Mary's, Ont.	10	200 00	200 00
Ruston, Miss Jessie	Georgetown, Ont.	100	2,000 00	2,000 00
Royal Trust Co. (trustee for Mrs. Pipon)	Toronto, Ont.	5	100 00	100 00
Ryan, Miss Elizabeth	Calgary, Alta.	34	680 00	680 00
Sauer, George	Galt, Ont.	2	40 00	40 00
Sayer, Mrs. Annie L.	Clarkson, Ont.	54	1,080 00	1,080 00
Saylor, Wesley	Trenton, Ont.	25	500 00	500 00
Schell, H. P.	New York, N.Y.	20	400 00	400 00
Scholfield, Mrs. Eliza A.	West Toronto, Ont.	10	200 00	200 00
Scholfield, Mrs. Ethel M.	Kahuku, Hawaiian, Isles.	15	300 00	300 00
Scott, Charles W.	Toronto, Ont.	60	1,200 00	1,200 00
Scott, Mrs. Mary C.	374 Margeretta St., Tor- onto, Ont.	4	80 00	80 00
Scott, Mrs. Helen G.	Edinburgh, Scotland	34	680 00	680 00
Scott, James (exrs. estate)	Toronto, Ont.	100	2,000 00	2,000 00
Semple, Miss Jessie P.	"	35	700 00	700 00
Sewall, Mrs. Winnifred E.	Hamilton, Ont.	20	400 00	400 00
Sharpe, Miss Clara L.	San Francisco, Cal.	50	1,000 00	1,000 00
Sharpe, George (exrs. estate)	"	170	3,400 00	1,221 35
Shaw, Mrs. Isabel T.	Hamilton, Ont.	33	660 00	660 00
Sherrard, Mrs. A. J.	Toronto, Ont.	62	1,240 00	1,240 00
Shutt, Robert A.	"	15	300 00	300 00
Sinclair, Miss Janet	Unknown	13	260 00	260 00
Sinclair, J. C. (Elizabeth A. and Donald G. G., exrs. estate)	Care of Mrs. Elizabeth A. Sinclair, Toronto, Ont.	83	1,660 00	1,660 00
Smillie, Mrs. R. E. G.	Nelson, B.C.	18	360 00	360 00
Smedley, George F. & Co.	Toronto, Ont.	10	200 00	200 00
Smith, Mrs. Alice M.	Toronto	25	500 00	500 00
Smith, F. J. D.	Newtonbrook, Ont.	210	4,200 00	4,200 00
Smith, Dr. Andrew (exrs. estate)	Toronto General Trusts Corp., Toronto, Ont.	40	800 00	800 00
Smith, D. King, M.D.	Toronto, Ont.	10	200 00	200 00
Smith, Mrs. Mary Ann (exrs. estate)	National Trust Co., Tor- onto, Ont.	270	5,400 00	5,400 00
Smith, H. B.	Owen Sound, Ont.	175	3,500 00	3,500 00
Smith, Davis & Co.	Buffalo, N.Y.	500	10,000 00	10,000 00
Smith, W. W.	Raleigh, N.C.	75	1,500 00	1,500 00
Smith, Marshall J., (exrs. estate)	New Orleans, La.	20	400 00	400 00
Sonksen, E.	Berlin, Germany	224	4,480 00	4,480 00
Sorgius, Mrs. Constance Zeph.	Three Rivers, Que.	5	100 00	100 00
Sowden, P. T.	Palatine Bridge, N.Y.	5	100 00	100 00

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THE WESTERN ASSURANCE COMPANY—Continued

LIST OF SHAREHOLDERS—Continued

Name	Address	No. of shares	Amount subscribed		Amount paid in cash	
			\$	cts.	\$	cts.
Sproule, Miss E. J., estate of.....	Toronto, Ont.....	27	540	00	540	00
Stanley, Bernard.....	Lucan, Ont.....	300	6,000	00	6,000	00
Stanley, Mrs. Hannah E. (in trust).....	".....	8	160	00	160	00
Stanley, Mrs. Jennie.....	".....	50	1,000	00	1,000	00
Stanley, Aljoe E.....	".....	37	740	00	740	00
Stanley, Miss Mary E.....	".....	61	1,220	00	1,220	00
Stanley, Miss Charlotte M.....	".....	39	780	00	780	00
Stanley, Albert E. (Estate of).....	Windsor, Ont.....	30	600	00	600	00
Stanley, Miss Lucretia M.....	Lucan, Ont.....	36	720	00	720	00
Stanley, Uriah M.....	Brantford, Ont.....	40	800	00	800	00
Stanway, F. N.....	Toronto, Ont.....	5	100	00	100	00
Staples, Mrs. Eliza.....	Calgary, Alta.....	8	160	00	160	00
Stayner, Rev. Sutherland.....	Toronto, Ont.....	4	80	00	80	00
Stayner, Mrs. Harriet R.....	".....	6	120	00	120	00
Stevenson, Miss Amy.....	Ancaster, Ont.....	40	800	00	800	00
Stewart, Mrs. Bessie.....	Toronto, Ont.....	40	800	00	800	00
Stewart, Miss Ida A.....	Woodstock, Ont.....	25	500	00	500	00
Stewart, William.....	Toronto, Ont.....	22	440	00	440	00
Stewart, Mrs. Margaret J.....	Campbellford, Ont.....	10	200	00	200	00
Stinson, H. E.....	Toronto, Ont.....	10	200	00	200	00
Stock, William H.....	Liverpool, Eng.....	20	400	00	400	00
Stocking, Charles P.....	Waubashene, Ont.....	200	4,000	00	4,000	00
Stone, Mrs. Vera E.....	Sault Ste. Marie, Ont.....	24	480	00	480	00
Strathy, A. G.....	Toronto, Ont.....	62	1,240	00	1,240	00
Strathy, J. R.....	".....	125	2,500	00	2,500	00
Strathy, Miss Elizabeth M.....	".....	30	600	00	600	00
Strathy, Mrs. Elizabeth A.....	".....	10	200	00	200	00
Strathy, G. B.....	".....	30	600	00	600	00
Strong, Mrs. Amelia L., executrix estate of A. D. D. Strong.....	Guelph, Ont.....	20	400	00	400	00
Swain, W. J.....	Collingwood, Ont.....	100	2,000	00	2,000	00
Symons, Miss Eliza F.....	Toronto, Ont.....	17	340	00	340	00
Sutherland, J., Junior.....	Guelph, Ont.....	101	2,020	00	2,020	00
Sutherland, James.....	".....	56	1,000	00	1,000	00
Tackaberry, Mrs. Catherine (exrs. estate).....	Care of R. J. Tackaberry, Toronto, Ont.....	25	500	00	500	00
Talbut, Marcus (exrs. estate).....	Unknown.....	5	100	00	100	00
Taylor, Miss Amy E. R.....	Toronto, Ont.....	14	280	00	280	00
Taylor, Miss Mary L.....	".....	9	180	00	180	00
Taylor, Mrs. Elizabeth A. H. (exrs. estate).....	Care of K. C. Martin, Hamilton, Ont.....	3	60	00	60	00
Telfer, Mrs. Mary M.....	Toronto, Ont.....	10	200	00	200	00
Thompson, J. B.....	St. Mary's, Ont.....	15	300	00	300	00
Thompson, Robert (exrs. estate).....	Toronto, Ont.....	847	16,940	00	16,940	00
Thomson, Miss Martha Muir.....	Edinburgh, Scot.....	24	480	00	480	00
Thomson, R. G. O.....	Toronto, Ont.....	105	2,100	00	2,100	00
Thomson, Mrs. Isabella M. S.....	Montreal, Que.....	64	1,280	00	1,280	00
Tidswell, Mrs. Kate E.....	Ottawa, Ont.....	100	2,000	00	2,000	00
Tindall, Mrs. M. G.....	Woodstock, Ont.....	12	240	00	240	00
Tindall, Mrs. M. G., (exrs. est.) Charlotte I. Smith.....	".....	12	240	00	240	00
Toller, Mrs. Mary Isabella.....	Ottawa, Ont.....	20	400	00	400	00
Toronto General Trusts Corp. (exrs. estate) Mary E. Cockburn.....	Toronto, Ont.....	900	18,000	00	18,000	00
Toronto General Trusts Corp. (exrs. estate) A. Robertson.....	".....	50	1,000	00	1,000	00
Toronto General Trusts Corp. (exrs. estate) Mrs. C. L. Featherstonhaugh.....	".....	7	140	00	140	00
Toronto General Trusts Corp. (exrs. estate) Toronto General Trusts Corp. (exrs.) Flora Featherstonhaugh, Toronto.....	".....	6	120	00	120	00
Toronto General Trusts Corp. (exrs. estate) C. C. Baines.....	".....	2	40	00	40	00
Toronto General Trusts Corp. (exrs. estate) Jane Kirkland.....	".....	166	3,320	00	3,320	00
Toronto General Trusts Corp. (exrs.) Annie E. Fulton.....	".....	40	800	00	800	00

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THE WESTERN ASSURANCE COMPANY—*Concluded*LIST OF SHAREHOLDERS—*Concluded*

Name	Address	No. of shares	Amount subscribed		Amount paid in cash	
			\$	cts.	\$	cts.
Toronto General Trusts Corp. (Trustee)						
Annie Carlon.....	Toronto, Ont.....	32	640	00	640	00
Toronto General Trusts Corp. (exrs. estate)						
James Kerr Osborne.....	".....	355	7,100	00	7,100	00
Toronto General Trusts Corp. (exrs. estate)						
Mrs. Martha P. Miles.....	".....	31	620	00	620	00
Toronto General Trusts Corp. (exrs.) Peter Freyseng.....	".....	175	3,500	00	3,500	00
Toronto General Trusts Corp. (exrs.) Alexander Smith.....	".....	60	1,200	00	1,200	00
Townley, Mrs. W. R.....	Chicago, Ill.....	24	480	00	480	00
Van der Linde, Mrs. Louise.....	Toronto, Ont.....	56	1,120	00	1,120	00
Van Heynigen, A. E. (estate).....	Albany, Georgia.....	100	2,000	00	2,000	00
Vogel, Philipp Jacob.....	London, E.C., Eng.....	38	760	00	760	00
Vogel, Laura C.....	Toronto, Ont.....	12	240	00	240	00
Vogel, Laura C. and Charles G. McGill.....	".....	1	20	00	20	00
Waddell, John.....	Orono, Ont.....	25	500	00	500	00
Wade, Mrs. Lillie M.....	Brighton, Ont.....	17	340	00	340	00
Wade, Mrs. J. M.....	".....	3	60	00	60	00
Wadhams, John M.....	90 National Trust Co., Toronto, Ont.....	18	360	00	360	00
Wadhams, Julia E.....	Torrington, Conn.....	16	320	00	320	00
Wadhams, Mrs. Mary P.....	".....	30	600	00	600	00
Wadhams, Robert P.....	".....	16	320	00	320	00
Wainwright, C. S.....	Toronto, Ont.....	10	200	00	200	00
Walker, Mrs. Clara R.....	".....	34	680	00	680	00
Walker, Warren J.....	".....	2	40	00	40	00
Wallace, Mrs. Henrietta.....	".....	20	400	00	400	00
Ward, R. M. Bretherton.....	Winnipeg, Man.....	50	1,000	00	1,000	00
Watson, Mrs. Florence.....	Toronto, Ont.....	20	400	00	400	00
Warwick, R. D.....	".....	10	200	00	200	00
Webb, Albert E. (in trust).....	Los Angeles, Cal.....	1,056	21,120	00	21,120	00
Weir, Robert.....	Toronto, Ont.....	5	100	00	100	00
Wheeler, Mrs. Ann L.....	St. Paul, Minn.....	255	5,100	00	5,100	00
White, Miss Alice.....	Montreal, Que.....	5	100	00	100	00
Whitelaw, Mrs. Sarah.....	Hagersville, Ont.....	11	220	00	220	00
Wilkes, Alfred J.....	Brantford, Ont.....	2	40	00	40	00
Williamson, H. W. (estate).....	Care of W. Williamson, Toronto, Ont.....	10	200	00	200	00
Wills, Miss Annie.....	Toronto, Ont.....	31	620	00	620	00
Wills, Miss Annie (exec.).....	".....	1	20	00	20	00
Wills, Miss Eliza (exrs. estate).....	".....	31	620	00	620	00
Wills, Miss Susan.....	".....	31	620	00	620	00
Wills, Miss Wilhelmina (estate of).....	".....	31	620	00	620	00
Wills, Thomas (exec. estate).....	Care of J. F. Wills, Belle- ville, Ont.....	125	2,500	00	2,500	00
Wilson, Mrs. Jessie.....	Toronto, Ont.....	22	440	00	440	00
Wilson, C. S. (exec. estate).....	Care of John Stark & Co., Toronto, Ont.....	1,200	24,000	00	24,000	00
Wilson, Mrs. Harriet E.....	Montreal, Que.....	36	720	00	70	00
Wolf, Mrs. Ada.....	Oakland, Cal.....	50	1,000	00	1,000	00
Wood, E. R.....	Toronto, Ont.....	75	1,500	00	1,500	00
Wood, Herbert H.....	".....	18	360	00	360	00
Wood, Lewis P.....	Toronto, Ont.....	74	1,480	00	1,480	00
Wood, S. Casey.....	Toronto, Ont.....	76	1,520	00	1,520	00
Wood, Hon. S. C. (estate).....	Care of S. Casey Wood, Toronto, Ont.....	3	60	00	60	00
Wood, Mrs. Margaret L.....	St. Catharines, Ont.....	20	400	00	400	00
Wood, Miss Lucinda J.....	Brantford, Ont.....	53	1,060	00	1,060	00
Young, Mrs. Margaret.....	Toronto, Ont.....	25	500	00	500	00
Young, W. E.....	".....	2	40	00	40	00
Total Common Stock.....		75,000	1,500,000	00	1,492,061	35
Total Preferred Stock.....		50,000	1,000,000	00	1,000,060	00
Totals.....		125,000	2,500,000	00	2,492,061	35

APPENDIX B.

GENERAL STATEMENTS

OF

BRITISH AND FOREIGN COMPANIES

FOR

YEAR ENDING DECEMBER 31, 1921.

THE GENERAL BUSINESS STATEMENTS OF THE FOLLOWING COMPANIES WERE NOT RECEIVED IN TIME FOR INSERTION IN THIS APPENDIX:

Atlas Assurance Company, Limited.
Austral Insurance Company, Limited.
The British Crown Assurance Corporation.
British Traders Insurance Company, Limited.
Car and General Insurance Corporation, Limited.
Caxton Insurance Company.
The Century Insurance Company, Limited.
Commercial Union Assurance Company, Limited.
Eagle, Star and British Dominions Insurance Company, Limited.
The Excess Insurance Company, Limited.
Guardian Assurance Company, Limited.
The National Benefit Assurance Company, Limited.
La Nationale Compagnie anonyme d'Assurances.
Phenix Fire Insurance Company of Paris.
Union Fire Insurance Company of Paris.
Union Insurance Society of Canton, Limited.
The Yangtze Insurance Association, Limited.
L'Urbaine Compagnie d'Assurances Contre l'Incendie.

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AMERICAN LLOYDS

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

LEDGER ASSETS

Book value of bonds owned by the company.....	\$ 667,652 25
Cash on hand, in trust companies and in banks.....	42,714 77
Agents' balances.....	31,708 72
Total ledger assets.....	\$ 742,075 74

NON-LEDGER ASSETS

Interest due and accrued.....	6,805 65
Market value of bonds and stocks over book value.....	60,713 75
All other non-ledger assets.....	39 03
Gross assets.....	\$ 809,634 17
Deduct assets not admitted.....	246 90
Total admitted assets.....	\$ 809,387 27

LIABILITIES

Net amount of unpaid claims.....	\$ 28,781 12
Total unearned premiums.....	191,638 28
State and other taxes due or accrued (estimated).....	17,100 00
Underwriters' deposits.....	100,000 00
Reserve account credit balances of subscribers.....	76,000 00
Interest due or accrued.....	28,000 00
Total liabilities.....	\$ 441,519 40
Surplus over all liabilities.....	367,867 87
Total liabilities.....	\$ 809,387 27

INCOME

Net cash received for premiums.....	\$ 215,111 72
Received for interest and dividends.....	31,143 88
Deposit of new subscribers.....	2,000 00
Total income.....	\$ 248,255 60

DISBURSEMENTS

Net amount paid during the year for claims.....	\$ 70,586 27
Expenses of adjustment and settlement of claims.....	2,704 99
Dividends on interest paid subscribers.....	42,555 56
Commissions or brokerage.....	79,895 03
Salaries, fees and all other charges of officers, directors, trustees and home office employees	2,880 00
Underwriters' boards and tariff associations.....	2,621 99
Federal taxes.....	17,989 89
Inspections and surveys.....	256 83
State taxes on premiums.....	2,993 40
Gross loss on sale or maturity of bonds.....	5 63
Insurance Department licenses and fees, etc.....	418 42
All other licenses, fees and taxes.....	1,830 22
All other disbursements.....	3,934 92
Total disbursements.....	\$ 243,040 02

RISKS AND PREMIUMS

FIRE RISKS

Amount of risks written or renewed during the year.....	\$65,079,096 00
Premiums thereon.....	457,603 78
Amount of policies terminated.....	77,606,666 00
Premiums thereon.....	498,831 10
Net amount in force at December 31, 1920.....	45,440,041 00
Premiums thereon.....	367,033 18

SESSIONAL PAPER No. 8

THE COMMERCIAL UNION INSURANCE COMPANY OF NEW YORK

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

LEDGER ASSETS

Book value of bonds and stocks.....	\$ 1,388,981 94
Cash on hand, in trust companies and in banks.....	217,680 52
Agents' balances and bills receivable.....	331,636 71
Reinsurance recoverable on claims paid.....	2,844 19
Total ledger assets.....	<u>\$ 1,941,143 36</u>

NON-LEDGER ASSETS

Interest accrued.....	18,758 00
Market value of bonds, stocks over book value.....	26,598 06
Gross assets.....	<u>\$ 1,986,499 42</u>
Deduct assets not admitted.....	18,408 80
Total admitted assets.....	<u><u>\$ 1,968,090 62</u></u>

LIABILITIES

Net amount of unpaid claims.....	\$ 275,775 00
Estimated expenses of investigation and adjustment of losses.....	250 00
Unearned premiums.....	1,282,032 31
Salaries, rents, expenses, bills, etc., due or accrued.....	1,000 00
Federal, state or other taxes due or accrued (estimated).....	33,585 00
Contingent commissions or other charges due or accrued.....	5,000 00
Total liabilities, except capital stock.....	<u>\$ 1,597,642 31</u>
Capital stock paid in cash.....	200,000 00
Surplus.....	170,448 31
Total liabilities.....	<u><u>\$ 1,968,090 62</u></u>

INCOME

Net cash received for premiums.....	\$ 1,437,129 01
Gross profit on sale or maturity of ledger assets.....	11,405 44
Interest and dividends.....	72,759 12
Total income.....	<u><u>\$ 1,521,293 57</u></u>

DISBURSEMENTS

Net amount paid for claims.....	\$ 884,576 68
Expenses of adjustment and settlement of claims.....	34,514 88
Dividends to shareholders.....	20,000 00
Commission or brokerage.....	345,527 25
Total field supervisory expenses.....	44,552 41
Salaries, fees and all other charges of officers, directors, trustees and home office employees	111,854 14
Rents.....	14,302 18
Fire Departments, Fire Patrol and Salvage Corps assessments, fees, taxes and expenses....	11,740 42
Inspections and surveys including underwriters' boards and tariff associations.....	36,441 86
Federal taxes.....	18,164 61
State taxes on premiums, insurance department licenses and fees.....	51,392 39
Gross loss on sale or maturity of bonds and stocks.....	12,534 37
Gross decrease, by adjustment, in book value of bonds.....	114 00
All other disbursements.....	38,112 71
Total disbursements.....	<u><u>\$ 1,623,827 90</u></u>

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THE COMMERCIAL UNION INSURANCE COMPANY OF NEW YORK—*Concluded*

RISKS AND PREMIUMS

Amount written or renewed during the year—Fire.....	\$ 253,140,004 00
Premiums thereon.....	2,282,626 74
Amount terminated during the year—Fire.....	42,724,268 00
Premiums thereon.....	439,441 40
Net amount in force December 31, 1921—Fire.....	145,568,283 00
Premiums thereon.....	1,184,489 03
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Net amount in force at December 31, 1921—Inland.....	\$ 319,750 00
Premiums thereon.....	6,574 93
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SESSIONAL PAPER No. 8

GLEN'S FALLS INSURANCE COMPANY

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1921

INCOME

Net cash received for premiums.....	\$ 6,204,628 27
Interest and dividends.....	459,161 97
Rents.....	42,111 17
Increase in liabilities during the year on account of reinsurance treaties.....	22,973 16
Agents' balances previously charged off.....	356 81
Gross increase by adjustment in book value of bonds and stocks.....	203,399 00
Gross profit on salary or maturity of bonds and stocks.....	13,944 76
Total income.....	<u>\$ 6,952,352 55</u>

DISBURSEMENTS

Net amount paid for claims.....	\$ 3,711,807 33
Expenses of adjustment and settlement of claims.....	81,710 38
Paid stockholders for interest or dividends.....	240,000 00
Agents' commission or brokerage.....	1,428,806 10
Field supervisory expenses.....	281,980 26
Salaries, fees and all other charges of officers, directors, trustees and home office employees	261,638 59
Rents.....	24,474 05
Inspections and surveys including underwriters' boards and tariff associations.....	173,074 88
Federal taxes.....	103,892 59
State taxes and premiums, insurance department licenses and fees.....	169,345 53
Legal expenses.....	4,005 27
Agents' balances charged off.....	675 85
Gross loss on sale or maturity of bonds and stocks.....	44,999 50
Gross decrease by adjustment in book value of bonds and stocks.....	71,254 50
All disbursements.....	183,870 10
Total disbursements.....	<u>\$ 6,781,534 93</u>

LEDGER ASSETS

Book value of real estate.....	\$ 226,406 55
Mortgage loans on real estate, first liens and other.....	1,645,935 00
Loans secured by pledge of bonds, stocks or other collateral.....	143,657 50
Book value of bonds and stocks.....	6,532,114 10
Cash on hand, in trust companies and in banks.....	602,510 97
Agents' balances.....	990,589 44
Deposits with various underwriters' associations.....	21,732 31
Total ledger assets.....	<u>\$10,162,945 87</u>

NON-LEDGER ASSETS

Interest due and accrued.....	90,024 96
Rents accrued.....	22 50
Reinsurance due on losses paid.....	120,262 68
Gross assets.....	<u>\$10,373,233 51</u>
Deduct assets not admitted.....	27,883 34
Total admitted assets.....	<u>\$10,345,350 17</u>

LIABILITIES

Net amount of unpaid claims.....	\$ 1,050,687 00
Estimated expenses of investigation and adjustment of losses.....	11,823 00
Unearned premiums.....	4,941,353 50
Dividends declared and unpaid to stockholders.....	60,000 00
Salaries, rents, expenses, bills, accounts, etc., due or accrued.....	10,000 00
Federal, State and other taxes due or accrued (estimated).....	165,000 00

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GLENS FALLS INSURANCE COMPANY—*Concluded*

LIABILITIES—*Concluded.*

Funds held under reinsurance treaties.....	24,390 11
Special reserve for contingencies.....	300,000 00
Reserve for decrease in foreign exchange.....	5,727 41
Total amount of all liabilities (except capital stock).....	\$ 6,568,981 02
Capital actually paid up in cash.....	1,000,000 00
Surplus over all liabilities and capital.....	2,776,369 15
Total liabilities.....	<u>\$10,345,350 17</u>

RISKS AND PREMIUMS

FIRE RISKS

Amount of policies written or renewed during the year.....	\$ 788,175,073 00
Premiums thereon.....	6,113,469 59
Amount terminated during the year.....	166,449,801 00
Premiums thereon.....	451,036 19
Net amount in force at December 31, 1920.....	456,035,334 00
Premiums thereon.....	<u>4,180,642 58</u>

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STATEMENT of Assessment made on companies on account of business other than life, for the year ending March 31, in accordance with "The Insurance Act, 1917."

Companies	Taxes	Companies	Taxes
	\$ cts.		\$ cts.
L'Abeille.....	76 89	General Accident of Canada.....	329 56
Acadia Fire.....	149 46	General Accident, Fire and Life.....	473 57
Ætna.....	342 75	General Animals.....	69 54
Ætna Casualty.....	Nil	General Fire of Paris.....	96 55
Agricultural of Watertown.....	17 79	Girard.....	20 58
Alliance Assurance.....	475 79	Glens Falls Insurance Co.....	264 39
Alliance Insurance of Philadelphia.....	129 36	Globe Indemnity Co.....	493 82
American Alliance.....	3 80	Globe and Rutgers.....	671 00
American and Foreign Marine.....	17 62	Grain.....	147 78
American Central.....	146 77	Great American.....	434 90
American Equitable.....	45 46	Guarantee Co. of N. A.....	69 22
American Insurance Co.....	35 77	Guardian Assurance.....	988 08
American Lloyds.....	11 69	Guardian Insurance Co. of Canada.....	199 73
American Surety Co.....	38 44	Halifax Fire.....	17 33
Antigonish Farmers.....	1 87	Hardware.....	0 66
Artisans.....	00 00	Hartford Accident.....	Nil
Atlas.....	423 25	Hartford Fire.....	1,285 95
Beaver Fire.....	19 58	Hartford Live Stock.....	Nil
Boiler Inspection.....	74 89	Hartford Steam Boiler.....	0 74
Boston.....	68 88	Home Insurance.....	1,544 90
British America.....	740 97	Hudson Bay.....	144 47
British Colonial.....	125 60	Imperial Guarantee and Accident.....	262 29
British Crown.....	516 40	Imperial Underwriters.....	84 52
British and Foreign Marine.....	1 25	Independent Order of Foresters.....	00 00
British General.....	60 60	Insurance Company of North America	617 29
British Northwestern.....	86 74	Insurance Company of the State of	
British Traders.....	287 32	Pennsylvania.....	114 84
Caledonian.....	295 01	International Fidelity.....	3 96
Caledonian-American.....	10 17	Kings Mutual.....	11 89
California Ins. Co.....	60 74	Law Union and Rock.....	269 93
Canada Accident.....	288 55	Liverpool and London and Globe.....	927 86
Canadian National Fire.....	115 49	Liverpool Manitoba.....	177 13
Canada Security.....	206 51	Lloyds Plate Glass.....	45 22
Canadian Fire.....	221 77	London Assurance.....	361 04
Canadian Indemnity.....	228 46	London Guarantee and Accident.....	922 68
Canadian Lumbermen's.....	1 41	London and Lancashire Insurance.....	652 61
Canadian Surety Co.....	103 92	London and Lancashire Guarantee and	
Car and General.....	288 39	Accident.....	266 87
Casualty Co. of Canada.....	16 31	London Mutual Fire.....	343 64
Catholic Mutual.....	Nil	Loyal Protective Assn.....	116 47
Canton.....	Nil	Lumbermen's Mutual.....	0 37
Century.....	163 96	Lumbermen's Underwriting.....	135 57
China.....	5 60	Manufacturing Lumbermen's.....	109 13
Citizens.....	23 10	Manufacturing Woodworkers.....	41 78
Columbia.....	76 79	Marine.....	61 78
Commercial Union Assurance.....	666 86	Maryland Assurance.....	15 91
Commercial Union of New York.....	4 40	Maryland Casualty.....	235 45
Connecticut Fire.....	212 69	Mechanics and Traders.....	20 63
Continental Casualty.....	71 53	Mercantile Fire.....	203 26
Continental Insurance Co.....	422 82	Merchants' Casualty.....	302 34
Cumberland Farmers.....	1 07	Merchants' and Employers' G. & A.....	140 52
Dominion Fire.....	332 81	Merchants Fire.....	120 02
Dominion Gresham.....	145 77	Merchants Marine.....	Nil
Dominion of Canada Guarantee and		Millers National.....	22 56
Accident.....	503 36	Minnesota.....	0 66
Eagle Star and British Dominions.....	317 51	Motor Union.....	99 58
Employers' Liability.....	1,377 32	Mount Royal.....	370 62
Equitable Fire.....	35 58	Mutual Fire of Canada.....	11 41
Essex and Suffolk.....	27 83	National Benefit.....	32 23
Excess.....	97 81	National-Ben Franklin.....	97 52
Federal.....	63 80	National Fire.....	437 01
Fidelity and Casualty Co.....	166 94	National Liberty.....	0 48
Fidelity-Phenix.....	405 26	National Provincial Plate Glass.....	19 89
Fire of Philadelphia.....	43 52	National Surety Co.....	59 86
Fire Ins. Co. of Canada.....	110 45	National Union Fire.....	164 65
Fireman's Fund.....	163 27	La Nationale of Paris.....	352 72
Firemen's Ins. Co.....	81 54	Newark.....	66 71

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STATEMENT of Assessment made on companies on account of business other than life, for the year ending March 31, 1921, in accordance with "The Insurance Act, 1917."—*Concluded*

Companies	Taxes		Companies	Taxes
	\$ cts.			\$ cts.
New Hampshire.....	50 84	Royal Exchange.....	564 26	
New Jersey.....	50 67	Royal Guardians.....	Nil	
New York Plate Glass.....	18 54	Royal Indemnity.....	60 52	
Niagara Fire.....	213 99	Royal Insurance Co.....	1,227 26	
North American Accident.....	288 77	Royal Scottish.....	97 67	
North British and Mercantile.....	705 48	St. Paul Fire and Marine.....	307 93	
North Empire.....	96 36	Scottish Canadian.....	Nil	
Northern.....	746 18	Scottish Metropolitan.....	213 22	
North West Fire.....	92 30	Scottish Union and National.....	278 90	
Northwestern Mutual.....	64 06	Security Mutual Casualty.....	6 25	
Northwestern National.....	199 09	Springfield Fire and Marine.....	261 38	
Norwich Union Fire.....	901 84	Sterling.....	Nil	
Occidental Fire.....	148 40	Stuyvesant.....	63 02	
Ocean Accident.....	709 84	Sun Insurance Office.....	480 20	
Ocean Marine.....	6 17	Tokio.....	4 30	
Pacific Coast Fire.....	86 01	Traders.....	31 32	
Pacific Fire.....	Nil	Travelers Insurance.....	335 83	
Pacific Marine.....	5 12	Travelers Indemnity Co.....	232 94	
Palatine Insurance Co.....	278 51	L'Union de Paris.....	187 38	
Phenix Fire of Paris.....	115 36	Union Assurance Society.....	447 94	
Phenix of London.....	730 48	Union of Canton.....	505 54	
Phoenix Insurance Co., Hartford.....	376 83	Union Marine.....	11 50	
Pictou County Farmers.....	2 46	United Commercial Travelers.....	16 02	
Preferred Accident.....	18 04	United States Fidelity.....	355 79	
Protective Association of Canada.....	126 48	United States Fire.....	100 34	
Providence Washington.....	171 20	Vulcan.....	55 17	
Provincial Insurance Co.....	85 92	Westchester Fire.....	260 97	
Quebec.....	212 31	Western.....	620 65	
Queen Insurance Co. of America.....	499 93	Western Casualty.....	16 36	
Queensland.....	153 12	Woodmen of the World.....	00	
Railway Passengers.....	211 40	Yangtze.....	8 49	
Reliance Insurance.....	0 27	Yorkshire.....	465 18	
Retail Hardware.....	66			
Ridgely Protective Association.....	40 81	Total.....	\$ 41,439 26	

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INDEX
OF COMPANIES' STATEMENT.

VOLUME I.

Companies	Annual Statements				General Business State- ments	List of Directors and Share- holders
	Fire	Accident and Sickness	Guarantee	Plate Glass, Steam, Boiler, etc.		
L'Abeille.....				618	620	
Acadia Fire.....	8			8		731
Ætna Casualty.....				621	621	
Ætna Insurance Co.....	12			12	14	
Agricultural Insurance.....	16				17	
Alliance Assurance.....	19	19	19	19	22	
Alliance Ins. of Philadelphia.....	24			24	26	
American Alliance.....	28			28	30	
American and Foreign Marine.....				623	624	
American Central.....	32			32	34	
American Equitable.....	36				37	
American Insurance Co.....	39				40	
American Lloyds Underwriters at.....	42			42		
American Surety Co.....				626	627	
Antigonish Farmers.....	44					731
Atlas.....	46					
Austral.....				629		
Autocar.....	48				50	
Beaver Fire.....	51					731
Boiler Inspection.....				630		732
Boston.....	53				54	
British America.....	56			56		733
British and Foreign Marine.....				633	635	
British Colonial.....	64					740
British Crown.....	67			67		
British General.....	71				73	
British Northwestern.....	75					743
British Oak.....	78				79	
British Traders.....	80			80		
Caledonian.....	83				85	
Caledonian-American.....	87				88	
California Insurance Co.....	90				91	
Canada Accident and Fire.....	93	93	93	93		744
Canada National.....	99					745
Canada Security.....	102			102		759
Canadian Fire.....	105			109		760
Canadian Indemnity.....	109			109		763
Canadian Lumbermen's.....	112					763
Canadian Surety.....			114	114		764
Car and General.....	120	120		120		
Casualty Company of Canada.....				636		765
Caxton.....	124					
Century Insurance Company, Limited.....	126					
Chartered Trust and Executor.....				636		769
China Fire.....	128				129	
Citizens' Insurance Company of Missouri.....	131				132	
Columbia Insurance Company.....	133			133	135	
Commercial Union Assurance.....	137					
Commercial Union Fire of New York.....	139					
Connecticut Fire.....	141			141	143	
Continental Casualty.....		643		643	644	
Continental Insurance Co.....	145			145	147	
Cumberland Farmers.....	149					
Dominion Fire.....	151			151		771
Dominion Gresham.....		646	646	646		774
Dominion of Canada Guarantee and Acci- dent.....	155	155	155	155		774

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	Fire	Accident and Sickness	Guarantee	Plate Glass, Steam, Boiler, etc.		
Eagle, Star and British Dominions.....	162			162		
Employers' Liability.....	165	165	165	165	170	
Equitable Fire and Marine.....	172			172	174	
Essex and Suffolk.....	176				178	
Excess.....				649	651	
Federal.....				652	653	
Fidelity and Casualty of New York.....		654	654	654	656	
Fidelity-Phoenix Fire.....	180			180	182	
Fire Association of Philadelphia.....	184				185	
Fire Ins. Co. of Canada.....	187					775
Fireman's Fund.....	189			189	191	
Firemen's Insurance.....	193				194	
General Accident Assurance Co. of Canada.....	196	196	196	196		777
General Accident, Fire and Life.....	204			204	208	
General Animals.....				658		778
Genera. Fire of Paris.....	210				212	779
Girard Fire and Marine.....	213				214	
Glens Falls.....	216			216		
Globe and Rutgers.....	220			220	222	
Globe Indemnity of Canada.....	224	224	224	224		
Grain Insurance and Guarantee.....	229		229			780
Great American.....	232			232	235	
Guarantee Company of North America.....				661		781
Guardian Assurance.....	227					
Guardian Insurance of Canada.....	239	239	239	239		783
Halifax Fire.....	244					784
Hardware Dealers Mutual Fire.....	247				248	
Hartford Accident and Indemnity.....				665	667	
Hartford Fire.....	250			250	253	
Hartford Live Stock.....				669	670	
Hartford Steam Boiler.....				671	671	
Home Ins.....	255			255	258	
Hudson Bay Insurance Co.....	260					785
Imperial Guarantee and Accident.....		263	263	263		786
Imperial Underwriters.....	267					786
Individual Underwriters.....	270				271	
Insurance Co. of North America.....	272			272	275	
Insurance Co. of the State of Pennsylvania.....	277			277	279	
International Fidelity.....				673	674	
Kings Mutual.....	281					787
Law Union and Rock.....	283	283		283	287	
Liverpool and London and Globe.....	289				291	
Liverpool Manitoba.....	294			294		787
Lloyds Plate Glass.....				675	676	
London Assurance.....	297			297	300	
London Guarantee and Accident.....	303	303	303	303	308	
London and Lancashire Insurance.....	310			310	314	
London and Lancashire Guarantee and Accident.....		316	316	316		787
London Mutual Fire.....	320			320		788
Loyal Protective.....		678		678	679	
Lumbermen's Mutual Casualty.....				681	682	
Lumbermen's Underwriting Alliance.....	324				325	
Manufacturing Lumbermen's Underwriters.....	326				327	
Manufacturing Woodworkers.....	328				329	
Marine Insurance Co.....				330	332	
Maryland Casualty Co.....		683	683	683	686	
Mechanics and Traders.....	333				334	
Mercantile Fire.....	336					788
Merchants Casualty Co.....		339		339		789
Merchants' and Employers' Guarantee and Accident.....		688	688	688		790
Merchants Fire.....	342			342	343	
Merchants Marine.....	345				346	
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Minnesota Implement.....	349				350	
Motor Union.....	351			351	354	
Mount Royal.....	356			356		798
Mutual Fire.....	360					799
National Benefit.....	362	362				
National-Ben Franklin.....	365			365	367	
National Fire.....	368			368	370	
National Liberty.....	372				373	
National Provincial Insurance.....	375			375	377	
National Surety.....				691	673	
National Union Fire.....	379			379	381	
Nationale Compagnie d'Assurances.....	383				385	
Newark.....	386			386	388	
New Hampshire.....	390			390	391	
New Jersey.....	393			393	395	
New York Plate Glass.....				695	696	
New York Reciprocal Underwriters.....	397			397	398	
Niagara Fire.....	400			400	402	
North American Accident.....		404		404		800
North British and Mercantile.....	409				412	
North Empire Fire.....	414					800
Northern.....	417	417		417	421	
North West.....	423					801
Northwestern Mutual.....	426			426	428	
Northwestern National.....	430			430	432	
Norwich Union Fire.....	434	434		434	438	
Occidental Fire.....	440			440		801
Ocean Accident and Guarantee.....	443	443	443	443	447	
Ocean Marine.....				698	699	
Pacific Coast.....	449					802
Pacific Fire.....	452				453	803
Pacific Marine.....	455			455		803
Palatine Insurance Co.....	458			458	461	
Patriotic.....	463				464	
Phenix of Paris.....	465				467	
Phenix of London.....	468				471	
Phenix, of Hartford.....	473			473	475	
Pietou County Farmers'.....	477					804
Preferred Accident.....		701	701	701	703	
Protective Association of Canada.....				724		804
Providence Washington.....	479			479	481	
Provincial.....	483				485	
Quebec.....	486					805
Queen of America.....	488			488	490	
Queensland.....	492				494	
Railway Passengers.....		496	496	496	499	
Reliance.....	501					805
Retail Hardware.....	503				504	
Ridgely Protective.....		706			707	
Royal Exchange.....	507			507	510	
Royal Indemnity.....		709	709	709	711	
Royal Insurance Co.....	512				514	
Royal Scottish.....	517				519	
St. Paul Fire and Marine.....	520			520	522	
Scottish Canadian.....	524			524		806
Scottish Metropolitan.....	526	526		526	530	
Scottish Union and National.....	532			532	535	
Security Insurance.....	537				538	
Springfield Fire and Marine.....	540			540	543	
Sterling.....	544			544	546	
Stuyvesant.....	547				548	
Sun Insurance Office.....	550	550		550	553	
Tokio Marine and Fire.....	555				557	
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Travelers Insurance Co., Hartford.....					718	
L'Union, Paris.....	562				564	
Union Assurance Society.....	565			566	568	
Union of Canton.....	570			570	573	
Union Marine.....				574	576	
United British.....	577				578	
United Commercial Travelers of America.....		720			721	
United States Fidelity and Guaranty.....	580	722	722	722	725	
United States Fire.....	583			580	581	
L'Urbaine.....	585					
Vulcan.....	585				586	
Westchester Fire.....	588			588	580	
Western.....	591			591		807
Western Casualty.....		726			727	
Yangtze.....	600				602	
Yorkshire.....	603				606	

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